DURSLEY TABERNACLE UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1181354

Details

Status	Registered
Legal form	Other
Registered	2018-12-27
Register	View on the Charity Commission register

Contact

Address	Tabernacle United Reformed Church 3 Parsonage Street Dursley GL11 4BW
Phone	01453542344
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Website	http://www.dursleytab.org.uk

Activities

Objects: THE OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE SCHEME OF UNION OF THE UNITED REFORMED CHURCH.

Activities: The Church's Mission Statement is "Inspired by Jesus, walking his way of radical love to make a difference in this world". This is lived out through weekly worship, community support, community events, youth work, appeals on behalf of other charities, courses on the Christian faith, weddings, funerals, exhibitions etc.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

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Geography

- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£122,570	£119,379	-	-
2023-12-31	£101,532	£108,864	-	-
2022-12-31	£105,825	£94,355	-	-
2021-12-31	£84,645	£80,683	-	-
2020-12-31	£85,206	£71,364	-	-

Trustees

Name	Role	Appointed
Rev SIMON MARTIN HELME	Chair	2001-01-01
Dr Dennis Allen		2018-12-27
Elizabeth Margaret Swanwick		2018-12-27
Emma Louise Irvine		2018-12-27
Heidi Horn		2024-04-21
Jackie Pritchard		2025-03-23
Jonathan Everett		2024-04-21
Julia Martine Carter		2018-04-15
Rodney Andrew Irvine		2018-12-27
Shona Darley		2024-04-21

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DURSLEY TABERNACLE UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1181354

Accounts

DURSLEY TABERNACLE URC

Registered Charity Number 1181354

REPORT TO THE ANNUAL GENERAL MEETING

Annual Report for 2024



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2024 TRUSTEES:

REV SIMON HELME
DENNIS ALLEN
JONATHAN EVERETT
ROD IRVINE
EMMA IRVINE
LIZ SWANWICK
SHONA DARLEY
HEIDI HORN
JOAN SYMES
JENNY SNAPE
MARTINE CARTER
MICHELE EVERETT (until….)
MARGIE UNDERDOWN (until….)



Ministers Report

At the first Elders Meeting at the start of last year, January 2024, I asked the church elders what their hopes were for the year ahead. What would make their hearts swell with joy? (We had been praying through Isaiah 60 and verse 5 says 'your heart will throb and swell with joy'). The Elders discussed and shared the following:

- Looking after and growing our youth.
- Integrating the new Indian families into our church family.
- If we knew the sanctuary roof was not going to fall in.
- We should see ourselves as a multi-cultural church and how we meet the needs of our multicultural local community.
- Having a Tab Open day when we swing open the doors to welcome everyone.
- It is now seven years since the same sex marriage debate. As an Eldership we may wish the church to revisit this subject again this year for a decision by the membership.
- Music from the young people is inspiring.
- The Foodhub work is amazing but it would make our heart swell with joy if it was not needed.
- Need to find people to step into leadership for the future of the church and to take the church forward.
- Church family meal - say once a quarter - hosted by different groups - to provide fellowship and a fundraising opportunity.
- Some days of led bible study.
- Not having a financial deficit would give us joy. The reality of current life is that lots of people are living with a deficit.
- Having a church full of people excited about God.

Some people can be very sceptical about wish lists. They will never happen. Let me just say that all of this list got done.

Here's how they were fulfilled:

Our youth group has been flourishing, thanks in no small part to the appointment of ***Michael Purton*** as our youth worker and the ongoing work of the Illuminate Project, run in conjunction with ***The Door.*** It is encouraging to see our youth becoming more committed to the Lord and his church. ***Theresa Barrett*** has done an incredible job in growing the children's' work and having a group of excited children who love to come to church. ***Bobbie Spears*** stood down after many years' service as Safeguarding Lead to be replaced by ***Helen Bailey***. We thank them for their important service.

Our church is multi-cultural and inter-generational. There is a real community feel and open sharing, especially in worship. Sunday mornings anything can and usually does happen. We had an open day in the autumn and we are a lot more confident in sharing who we are and encouraging others to come and be part of it.

One of the reasons for that is that we made a decision, backed by an emphatic 88% of the voting membership, to allow same sex marriages in the church. To many this was an overdue statement of inclusivity and gives us the confidence to say that all are truly welcome in this place.

We worked hard biblically to understand this from a scriptural basis. Our bible understanding was also enhanced this year with a Walk Through the New Testament and a Bible Day with ***Alison Gray*** from ***Westminster College Cambridge***. A Christian Doctrine course allowed a number of people to go deeper in their understanding of their faith.

Our worship is also developing. The worship group expands and attracts more members and the youth band is also growing and inspiring. Simon our organist continues to play beautifully. More people are developing the gift for leading worship and preaching. Different styles of worship are offered. ***The Beer and Carols*** at Christmas was well appreciated by the town.

In the last year monthly Sunday lunches are now being enjoyed by around fifty people at a time. Wonderful fellowship is being had around the table.

The Food Hub continues to grow and its ministry valued. We won the ***URC Community Project of the Year award*** in 2024, a great honour and recognition of a great work.

The roof hasn't fallen in and thanks to the diligent work of Carolyn our Site Administrator and Jonathon our property elder, important repairs and maintenance have been carried out, especially to the lights and the roof.



At our last AGM we had a deficit of £4k in our funds and a predicted £15K deficit for 2024. In the end we have a £3k surplus. We can give thanks to God for the provision for our needs.

Do we have a church full of people excited in their faith and looking for what God has in store for us next? Well only you can answer that individually. I know that speaking for myself I am overjoyed to be the minister of this church. It makes my heart swell with joy and I give thanks to God for all it is and does in the name of Christ.

Inevitably there has been some sad times this last year. We have lost a few precious church members: ***Allan Brookes, Carol Bye, Eileen Denning, Anne Noden*** and ***Shirley Welsh*** (and a friend of the church ***Pat McCormick***). We give thanks for their partnership in the gospel and leave them in God's safe keeping.

The eldership team are committed and enthusiastic and a great support for me. I thank them for their efforts. ***Rod Irvine*** as Church Secretary and ***Dennis Allen*** as Church Treasurer deserve special mention for their highly responsible roles but all the eldership is a great team. Many others in this church play an active role in making this church what it is. Thank you for all your hard work. I hope we can look back on the last year and feel our heart throb and swell with joy.

Thanks be to God!

Yours in Christ

Simon Helme

Tab Youth Report

Tab Youth has a dual aim of helping our current group of 11 to 18-year-olds develop their faith and reaching out to people aged 18 to 35 who want to explore Christianity.

11 to 18-year-old group:







In the first half of the year, we spent Sunday mornings creating a video about the scientific and historical evidence for God, Jesus and the Resurrection, and why that strengthens our faith. The group worked together to script, film, present, and edit the different scenes of the video, which was shown in the main church service and published on the Tab Facebook page and YouTube. **WATCH IT HERE!**

In the latter half of the year, the group has been exploring each book of the New Testament through the Bible Project's animated video series and group discussion. The group is currently creating a short Instagram video to promote the Youth Alpha course we plan to begin after Easter, with the aim of attracting more young people to Alpha and faith.

There are 12 young people who consistently attend on Sunday mornings, and 4 who are there occasionally. We have a wonderful group of young people who engage in the sessions.

18 to 35-year-olds outreach:

We have run two Alpha courses and the Romans course during the year, with a total of 19 people taking part. The first Alpha group met each Sunday at 7.30pm at the Old Spot pub before heading across the road to Gray and Liz Strutt's house to watch that week's Alpha episode and discuss the themes. A group of 9 from that first Alpha course went to ***Viney Hill*** outdoor centre in the Forest of Dean in April 2024 for the Holy Spirit weekend, with many members having powerful experiences of God.

The Romans course took place over the summer with many of the Alpha group taking part. We met on Monday evenings at the home of Ross and Hattie Francis, who have become part of the Tab congregation this year.

A second Alpha course is currently taking place at Ross and Hattie's home. A group of 8 went to ***Viney Hill*** in March 2025 for the Holy Spirit weekend, with some members having powerful experiences of God.

Running the Alpha and Romans course has been excellent so far, as we've reached new people who have never been part of a church, reconnected others with Christianity and the church, and helped others to cement their existing faith. We're likely to finish the course in April, and are currently planning how to keep the group together and help them to continue their faith journey.

TabToo Report

The Dursley Tabernacle children's club ***TabToo*** has had a lively and productive year in 2024. Several new families from the previous year have settled in really well and become regulars. We have had a couple of very young children moving up from the creche facility to our group and they have adapted beautifully, growing in confidence and taking part. Parents tell us that their children are looking forward to ***TabToo*** every week which is a joy to hear, we are so blessed to have them.



Our highlights have included being fully part of 2 services - ***The Nativity*** of course, plus the ***Sunday School Anniversary Service*** where 3 young people were baptised into Christ and our church family. This service included a ***TabToo*** procession of the ***Ark of the Covenant*** - the children had great fun crafting this from a large box and gold paint. These services continue to let the children develop and use their gifts for God's glory as they perform, play or sing for the congregation.



In our regular weekly children's sessions we continue to teach the children about God following the same plan as main church so they can talk about the themes with their families. We are creative with our sessions using craft, games, cooking and our beautiful outside space when the weather is nice. Older children frequently help the youngest creating a real family feel in TabToo. There are some strong friendships developing and all the children of different ages and backgrounds know how to respect each other and have fun together.



Our biggest challenge in TabToo at the moment is finding volunteers to support us on Sunday mornings. We will continue to pray that God will raise up those members to help us and will be asking parents of regular children to support us.

A big thanks to all the team in 2024 - ***Bobbie and Andy Spears, Mikka Butcher, Claire Reynard, Hannah Jelf, Carole Allen, Kate King, Karen Hall*** and ***Debbie Helme***.

Theresa Barrett

Food Hub Report

The Food Hub has raised the profile of our church in our community and we are widely regarded as an outwardly caring church by local people, organisations and businesses wanting to contribute.

Highlights of 2024

Food Hub Coordinator

2024 was a huge year in the life of the Food Hub. In January our new Food Hub Coordinator, ***Naomi Skelton***, came into post, employed for 10 hours a week. From November, she increased her hours to 16 per week. Successful grant funding from the National Lottery and Gloucestershire Thriving Communities currently fund this role. Amongst other successful funding applications completed in 2024, grant money from Dursley Town Council will continue to secure Naomi's role well into 2026.

Hub Cafe

May saw one of the highlights of the year as we launched our Thursday Hub Café. Service user volunteers have been trained to run the café supported by nominated volunteers and/or the Food Hub Coordinator. It has provided the opportunity for those benefitting from the Food Hub to learn new skills, increase in confidence, be given responsibilities and the chance to give back and serve others. The café has been open every Thursday during Food Hub opening hours and has gone from strength to strength. As well as encouraging a community of service users to meet, the café has served as a brilliant place to host additional services; the local Stroud District Council Housing Officer, representatives from the Citizens Advice Bureau and the Neighbourhood Warden have all been able to offer their expertise and advice to service users during these sessions, making signposting quick and straightforward on many occasions.

URC Community Projects Award 2024 – Winners!!

In July, Heidi and Naomi were delighted to be invited to the URC General Assembly to receive the URC Community Projects Award 2024 on behalf of all the volunteers who work week in and week out to make the Food Hub such a vital service in the community of Dursley and Cam. We were incredibly proud to have the opportunity to share the project in action, talk about the impact the Food Hub has on our local community, and to have the dedication of our volunteer team recognised by the church family at national level. We continue to thank the team for their contributions, all of which are making a transformational difference to the lives of people in our community.



Events

During the year, we partnered with the ***Parent & Carer Alliance CIC (P&CA)***, who offer support and advocacy work for those with disabilities or those with additional needs. We held two summer events and a Christmas event with grant support from ***Gloucester Community Foundation - Poverty Hurts***. Service users were welcomed into a café style hub and were able to meet with the ***P&CA, Citizens Advise Bureau, Stroud District Council Housing Officer, Christians***

Against Poverty money coach and local ***Neighbourhood Warden***. As well as being able to take away food and hygiene products from the food Hub, guests were also able to take toys for their children which was met with huge appreciation. Feedback obtained from each event was highly positive and we plan to do a repeat of these events in 2025.

The red and yellow cart



During the summer, the cart received a fantastic renovation from 3 volunteers. It is now far better protected from the elements, with adaptations to the main structure, several coats of paint and repositioned to aid safe access. It has been finished to a highly professional standard with fabulous graphics and publicity, including a QR code for the purposes of allowing easy donations from passers by and service users alike. Thanks go to Ron, Andrew, Mark and Emma for this work.

Our impact on the communities of Dursley and Cam today



Through the dedication of our volunteers, local supermarkets and individual donations, we supported 67 families regularly though food deliveries. We continue to have strong relationships with our local supermarkets. The cart is stocked with fresh bakery and vegetable produce every day and is available to anyone who passes by. This meets our objective as an Eco Church to tackle the rise in food waste. There is rarely any wastage which meets our environmental responsibilities.

The local ***Trussell Trust Food Bank*** refers people to us for further assistance and we in extreme cases refer our users to them for urgent short-term help.

On Christmas Eve, we were able to provide 38 households with food parcels (3 shopping bags for each) plus a bag of household specific gifts and treats.

Looking ahead in 2025

We continue to be driven by the vision of seeing our service users lifted out of poverty and dependency to a place of self-dependency and self-confidence where they can reach their potential.

After successfully training 3 members of the team in 2024 to become money coaches through Christians Against Poverty (CAP), we have finally started our first course which has been received very positively. We hope that more courses will follow swiftly in order that we really start to help people move away from dependence on food hubs by offering service users with the means to lift them out of poverty through practical and emotional support. With our CAP offer available alongside our strong relationships with the Housing Officer, Neighbourhood Warden and Citizens Advice Bureau rep, we feel in a position to signpost effectively to those most in need in our community. We are in conversation with Age UK and hope to have them at hub sessions in the near future.

We are now in the process of expanding and training our newly formed ***Hub Care Team***, a group of praying volunteers who attend sessions with the specific role of coming alongside service users through conversations and prayer if requested. There is a desire from some of our service users to explore faith and Simon will be welcoming some of those people to an ***Alpha Course*** during hub opening hours. We are very exciting by how God is moving through the work of the Food Hub and we pray for all those with questions in this area.

Prayer requests

We are grateful for the continued prayers of the Church. Please pray that we continue to be a place of sanctuary for those seeking help from our Food Hub. We ask you to pray for all the volunteers involved, for the CAP outreach work and for the Care Team, that through our ever developing offer we would continue to reach those most in need in our community and in so doing see lives transformed and breakthroughs achieved.

Tab Family Cafe

- Tab Family Cafe continues to thrive on Wednesday mornings
- Cafe opens from 10am -1pm
- Folk from the local community are served fresh coffee, fresh cakes and a smile
- We regularly see numbers exceeding 40-60 (including children)
- A regular team of dedicated volunteers help to staff the morning, with people arranging furniture, preparing food, serving, clearing, washing-up, and resetting the Sanctuary for worship
- Volunteers are available to listen to worries, support folk going through difficult times, or to celebrate new arrivals :) We all relish cuddles with new born Cafe babies!
- We regularly support vulnerable folk amongst our volunteer base
- We have established strong links with ***Rednock School***, working with year 12 students who regularly volunteer in cafe, gaining relevant work skills and confidence to help equip them for life after school. The students volunteered with us until July and were then successful in getting jobs
- Inspiring slides and Christian music are played during the morning - sometimes creating conversation starter-points
- The screens are utilised as an effective method of advertising events at the Tab and wider community
- We aim to keep our prices as affordable as possible
- Surplus funds that are raised are banked into the Tab account
- Between 1st January - 31st December 2024, the Cafe turned over £3878
- After expenses of £1250 there was £2628 surplus

Tab Cafe Summary

(1st Jan 2024 - 31st Dec 2024

Turnover

£3878

Expenses

£1250

Surplus

£2628

Thank you to all the volunteers who support the Cafe - it really couldn't happen without you.

The Cafe team would also like to thank those who attend cafe & are so supportive of the Tab





Pastoral Report

Love and prayer is central to the pastoral care within the Tab. We try to love as Jesus loves us. A couple of the members of the Prayer Team are available each Sunday at the back of the church to pray or talk with people about concerns or situations. All prayers are confidential. If you prefer you can complete a prayer slip,

We pray together in Tuesday mornings prayer meeting and bring situations to God. However your name will only be mentioned if you have given permission. We do not keep records of those we have prayed for. Everyone is welcome at this meeting its lovely to see recently more people have attended. Prayer and pastoral care is also an important part of Elders meetings, house groups or activity groups, however if you would like prayer at anytime please do contact Simon or one of the pastoral elders we will always be available to pray with you at church or in you own home.

We visit those who are housebound and in care homes several times a year often taking flowers and gifts, and join Simon to take communion to these members/friends. Please bring to our attention anyone who may need a visit, chat and prayer. During Simon's sabbatical please do contact the elders if you or someone you know needs anything whether prayer or practical or just a chat, everyone will be allocated a specific elder but we are all here to serve.

Recently, a ***Hub Care Team*** was formed, so we can talk and pray with service users. We are hoping there will be a member of the team present at each hub session, please join us if you are able, but please keep, the Tab, the members and friends and the Hub in your prayers.

We all would like to thank Simon for his leadership, his love, care, support and prayers at the centre of the church and community.

Communi-tea

Communi-tea continues to be popular with a good amount of people attending. Margy is sadly leaving us and ***Pat Thornhill*** is taking over.

Many thanks to a fabulous team that run this activity – tea makers, cake makers, minibus organiser and crew, craft and games organisers and the sound desk for various musical performers.

Together they make-up a very successful team which I think is greatly appreciated by those attending.

Property Report

It's been a busy year looking after the premises occupied by the Tab. Many of the jobs tackled by the property team fall under the category of routine maintenance, both inside and outside of the buildings. These have included tackling the vegetation growing between the Tab and the ***Courtyard Clinic***, various repairs to stonework in the ***Garden of Rest*** area, high level cleaning in the Community Rooms and Church main entrance as well as trying to keep various hot water appliances in good order. Still some work to do in this last category.



There were numerous other little jobs, too numerous to mention but as you can see from the list above they don't all involve a great deal of technical knowledge or skill and anyone not already in the property team who thinks they would like to lend a hand should contact either me or Carolyn.

2024 also saw improvements to various areas of the Tab the most notable of these being the replacement of the old, failing lights with new LED lights in the church, Community Rooms and the Upper Hall.

It has been a long hard slog to achieve this and thanks must go to both ***Dennis Allen*** and ***Carolyn Jones*** who have worked so hard to make this happen and also to the ***West Midlands Synod*** who largely funded this upgrade.

Another improvement was the application of safety film to the inside windows on the ground floor of the Chapel in order to minimise the possibility of injury should the glass get smashed.

A significant amount of time was spent considering the best way to deal with our somewhat fragile ceiling. Extensive work had been carried out to strengthen the ceiling in 2010 but a serious structural defect had been left unresolved, namely a rotten end of roof truss 2. Initially it was thought that the funds needed to remedy this would be prohibitive but after a few false starts and a lot of prayer a cost effective repair, and more importantly a suitably skilled builder was found, and the work carried out over a number of months. There is still more work to do in this area but the most important structural issues have been dealt with.

Another pressing issue has been the entrance door to the foyer. The original wooden structure of the door has proved unsatisfactory as it swells in the cold and damp of winter, making the door very difficult to open at times so it is great news that planning permission has been granted for a new aluminium framed double glazed door to be fitted and, hopefully after April, we should all look forward to years of trouble free entrance and exit to the foyer.



I'll end this report by extending my grateful thanks to the property team, namely ***Carolyn Jones***, ***Gordon Moyer***, ***Andrew Taylor*** and, as he leaves us to go and live in Wales, ***David John***. As well as helping with many other property issues David has carried out all the legally required PAT testing on all the electrical equipment associated with the Tab and his contribution to the team will be greatly missed, we wish him and Ruth well as they settle in to their new home.

There are still numerous tasks and challenges ahead in order to keep the Tab and its' associated buildings in good order and if we are to keep the Property expenditure within reason it will be necessary for church members to carry some of this burden.

Please feel free to contact either myself or Carolyn and let us know the tasks you might be interested in helping with.

Remember, as they say on Iona ***"In work and in worship God is with us"***.

Jonathon Everett

Safeguarding

We would like to thank ***Bobbie Spears*** for all the work she has done in the area of safeguarding at the Tab. From November 2024 ***Helen Bailey*** replaced Bobbie as Safeguarding Lead; Helen is highly experienced in this area and will continue with the high expectations of Safeguarding in the Tab. Martine will continue as Deputy and setting up and checking ID documents for DBS. The DBS is valid for 3 years but after that time another check must take place.

The current safeguarding policy is on the Tab website and we follow the guidance given in ***Good Practice 6*** which is issued by the URC and is also on the URC website.

Do not hesitate to contact a Safeguarding officer or Elder if you have a concern. Safeguarding posters are display in the church and the church buildings with contact information.

Volunteers should all complete ***Foundation Safeguarding Training*** which can be accessed online with the URC. However if you are working with children, young people or vulnerable adults you must have at least covered ***Intermediate Safeguarding Training***, this is available on Zoom.

Volunteers should all complete an application form, this is consistent with Safer Recruitment. We are hoping to have systems in place so we can soon store all information securely and digitally.

Safeguarding is taken seriously by the Church leaders and is everyone's responsibility.

Helen Bailey and ***Martine Carter***

Safeguarding co-ordinators



Worship Group

2024 has been an exciting year for the worship group at the Tab. We recognised the amazing potential and enthusiasm of our talented young people, and offered them a chance to choose, play and lead some worship songs. They rose to the challenge and now have a group of 14-30 year olds, who meet regularly to play music together, share news and help plan how they might be involved in leading some of the worship during Sunday services.



We thank God for their willingness to be involved in this way. It has been AWESOME to see them grow as individuals, to hear them speak about their faith, their reasons for choosing particular songs, and their understanding of the words of those songs and to have them lead us all in prayer.



Many of the young people are also involved in our "main worship group". We met together once a fortnight throughout 2024. It has been an exciting time as our group has grown. We recognised how much the musicians valued the time we were spending together and the importance of allowing time for reading the Bible together, chatting about our faith and experiences of God.

We also wanted to spend time just enjoying the music and worshipping together, rather than it being solely about "practice". It seemed that these gatherings might be something other members of the Tab might like to share in too, so we opened the invite to anyone, whether musical or not, to join us. And we have been delighted that others have joined us.

This has truly been a blessing to us - feel free to come and join us on one or many of these Friday evening gatherings in 2025 - you'd be very welcome!

Dursley Tabernacle URC Constitution

Dursley Tabernacle United Reformed Church ('the Church') is a local association for the public worship of God, Christian witness and service in accordance with the principles and usages of the United Reformed Church ('the URC'). Admission to the full responsibilities and privileges of membership confers membership simultaneously in the Church and in the URC. The Church supports the wider councils of the URC through giving and participation and may share in activity with other faith communities on an ecumenical basis.

As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches. The constitution of Dursley Tabernacle supplements the provisions of these as they affect the Church. In the event of any conflict between those provisions and this constitution, those provisions prevail.

Structure and Governance

Ministers

A Local Church may, at any one time, have one or more ministers in pastoral charge; these are called to the Ministry of Word and Sacrament.

Church Related Community Workers

A Local Church may at any one time have one or more Church Related Community Workers. They are called to a ministry of caring, challenging and praying for the community.

Elders

The church meeting shall adopt such methods of electing Elders as it shall from time to time see fit and determine how long elected Elders shall serve and whether or not there must be an interval between the completion of a period of service and election for a subsequent period.

The Church Meeting/the Elders shall make such rules and policies relating to the calling and conduct of Elders Meetings as they shall from time to time think fit.

Each member of the eldership team will also serve as trustee of Dursley Tabernacle. The Church Membership decides in Church meetings who will be ordained into the Eldership of Dursley Tabernacle URC.

If you wish to read the full constitution document, please email rod_irvine@hotmail.com for a copy

Dursley Tabernacle Finance Report 2024

Charity Registration Number 1181354

Charity's Registered Address: 3 Parsonage Street, Dursley, Gloucestershire GL11 4BW

1 Explanatory Introduction

This is the annual finance report for Dursley Tabernacle URC for the financial year running from 1st January 2024 to 31st December 2024.

This report has been prepared in accordance with the Charity Commission's Receipts and Payments Accounts Pack (CC16). Our accounts are administered on a "Receipts and Payments" basis and the analysis of income and expenditure reflects the classification of our activities and their associated costs. The Church does not sell goods or services for commercial profit, but does generate income from personal offerings and donations, hiring rooms, investments, and fundraising events.

The various types of funds are analysed in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008, but re-valuation of the Church and other properties is not included, since these are inalienable and historic property.

The monetary values in this summary section are presented to the nearest pound. A full Statement of Financial Activities is given in Appendix A which, along with its notes, presents the income and expenditure for both the General Account and the Reserves, Designated and Restricted Funds. The Independent Examiners Report is provided in Appendix B.

2 General Account

The General Account is that part of our financial activity concerned with the normal day to day running of our church. It includes all the things we do to keep running and does not include activities associated with special projects or special funds for particular purposes.

The General Account total operating receipts for the year was £122,567. The General Account total operating expenditure for the year was £119,379, which leaves a surplus for the year of £3,191.

3 Reserves and Restricted Funds

"Reserves" refers to that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition includes "Designated Funds", which have been set aside for a particular purpose, but which may be re-allocated to Unrestricted Reserves if required. However, it excludes "Restricted Funds", which may only be spent on the specified purpose for which the money was received.

This definition excludes the ***Cater Fund*** which is categorised as a "Capital Endowment" since it is not freely available to spend at all and, under the terms of the trust deed, can only be used to provide an income for *"the maintenance of Dursley Tabernacle Church building and for Christian Worship therein"*. This is invested in the COIF Charities Ethical Investment Fund - Income Units, which in 2024 returned an income of £4,456.

3.1 Reserves policy

This is a summary of our Reserves Policy. We are required to hold reserves for the following reasons:

1. To enable the church to continue its normal activities in accordance with its charitable aims in the event of adverse financial circumstances. For example, when faced with significant unforeseen expenditure or significant loss of expected income.

2. To prevent cash flow problems by enabling us to maintain our current account at the required level to meet our financial commitments.

3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

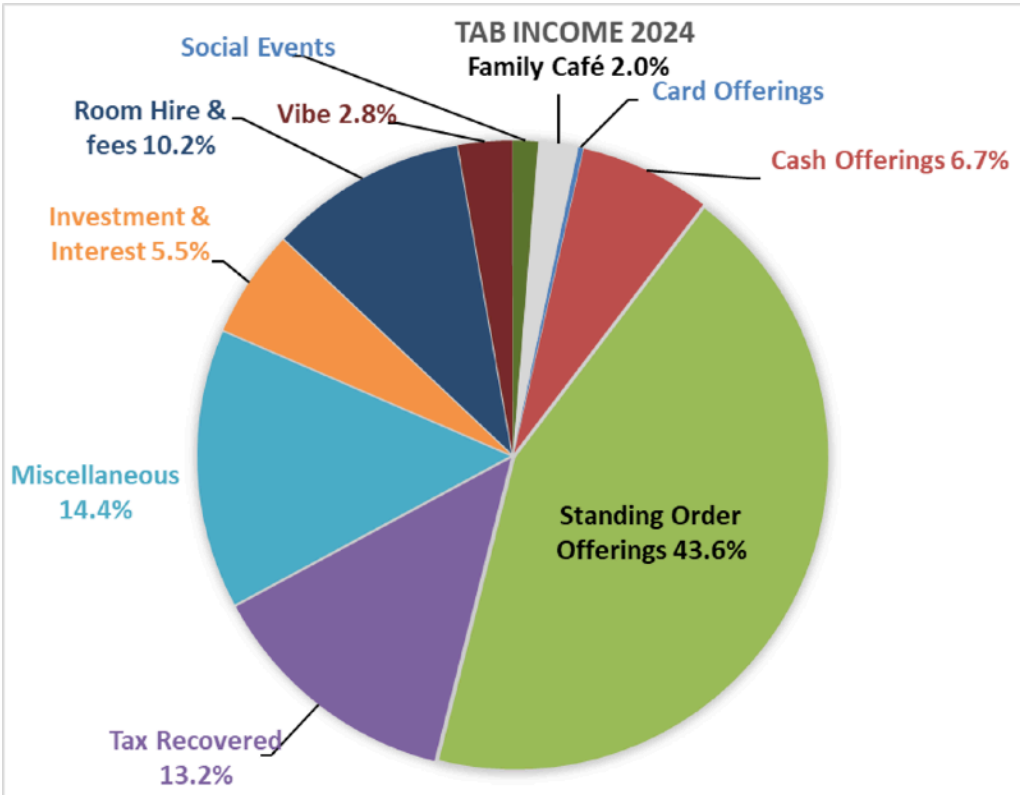
Restricted Funds: These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

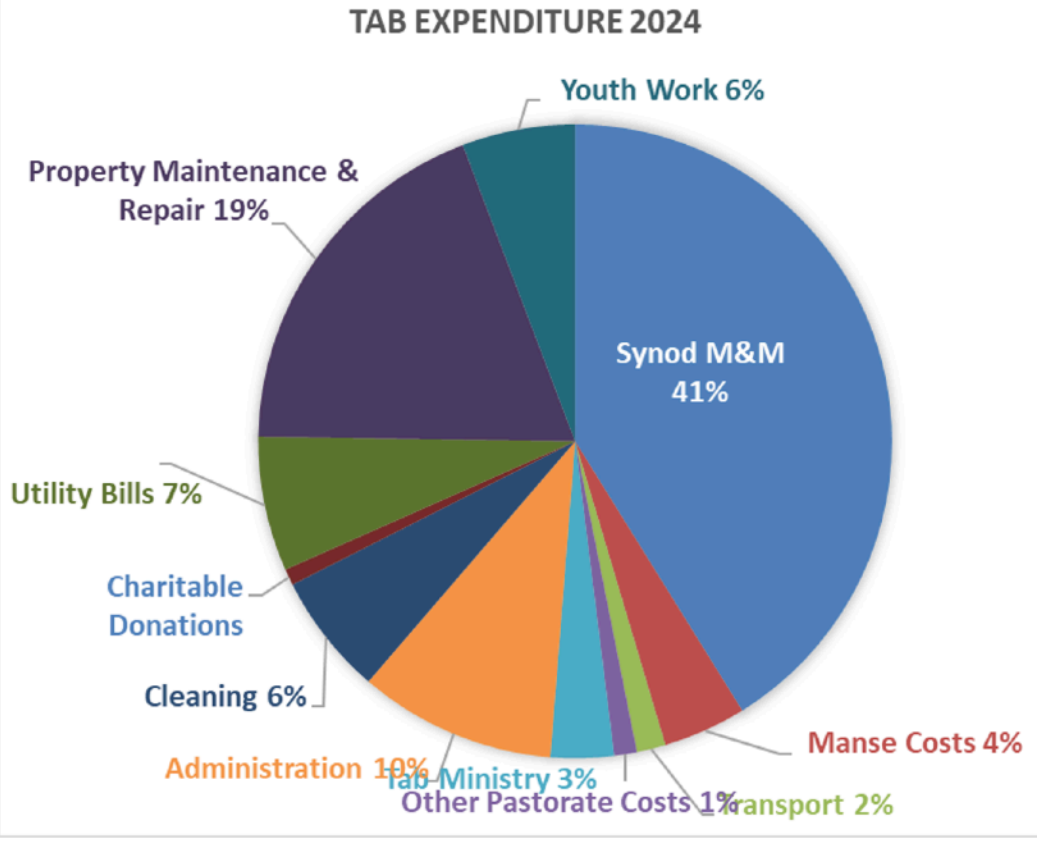
Designated Funds: These are reserves allocated for specific purposes and shall be held at a level suitable for each specific project. Although there is no upper limit to the total value of such funds, the purpose of each fund needs to be justified and be in accordance with the charitable aims of the church. Designated funds are allocated or re-allocated as decided by the Trustees (Elders) and ratified by the Church Meeting.

Unrestricted Funds (General Reserves): The Church will aim to hold Unrestricted Funds at a level equivalent to between one third and two thirds of normal annual operating expenditure (4 to 8 months), as determined from the latest published financial accounts. The level of General Reserves at the end of 2024 is £42,281, which is 40% of our 2023 operating expenditure (£105,485) and therefore within this range.

The following table lists every fund held by the church at the end of 2024 together with its purpose. The balance in each fund can be seen on the notes to the accounts in Appendix A.

Fund	Purpose of Fund
Restricted Funds	
Organ Fund	In memoriam donations received for the church organ
Youth Work	Funds allocated for youth work. Mainly spent on employing a Youth Worker.
Retreats etc.	Money received to pay for church retreats/weekends away
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
CommuniTEA	A joint churches initiative in partnership with local GP surgeries to offer a social gathering for the elderly and vulnerable in our community, especially those with dementia and their carers.
Community Welfare	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
Food Hub Lottery	Lottery Funds received to support the Community Food Hub Coordinator
Community Food Hub	Funds received to support the Community Food Hub
Designated Funds	
Building Repair Fund	A fund originally established to "index-link" the Cater Trust. Now allocated to emergency building repairs.
ECO Fund	Established for the purposes of implementing our eco-church policy.
In Memoriam	Money received by legacies or donations in memoriam, to be used at the discretion of the Elders.
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.
Unrestricted Reserves	
General Reserves	Funds held to support the general operation of the church.
Capital Endowment	
Cater Trust	A restricted endowment to be invested to provide income. It has been invested ethically with COIF. The trustees are the Minister, Secretary and Treasurer.





4 Analysis and Comments

4.1 Income

The relative contributions from all our income streams are shown in the pie chart below.
The most significant portion of our income comes from standing orders and offerings, with Gift Aid (tax recovered) making a significant and very welcome contribution. "Miscellaneous" is largely one-off donations, which in 2024 have been very significant. Room hire also makes a very welcome contribution to our income.

Of particular note is the increase in cash offerings since the collection bags were re-introduced as a regular part of our Sunday Services.

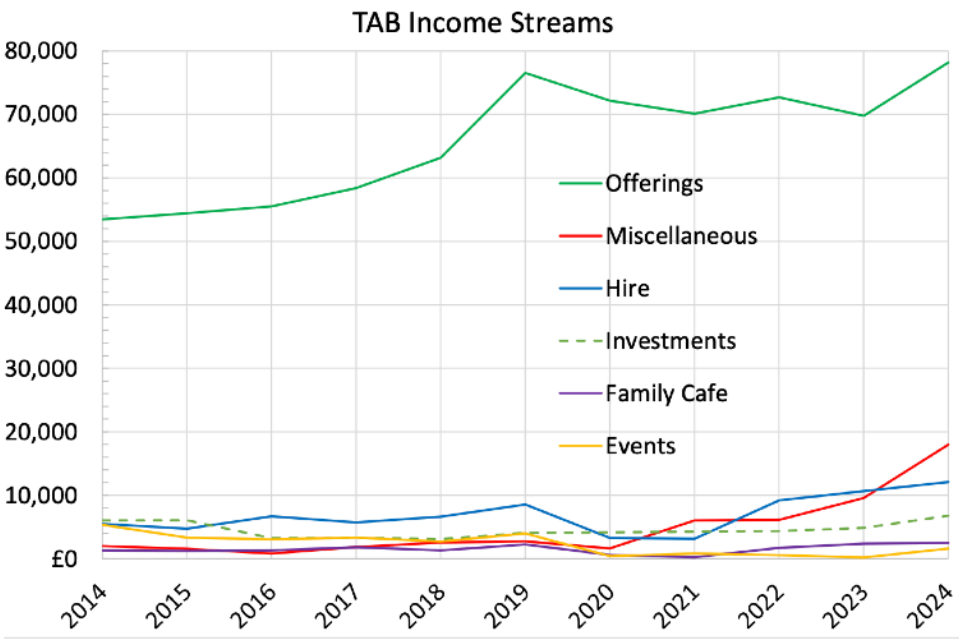
4.2 Expenditure

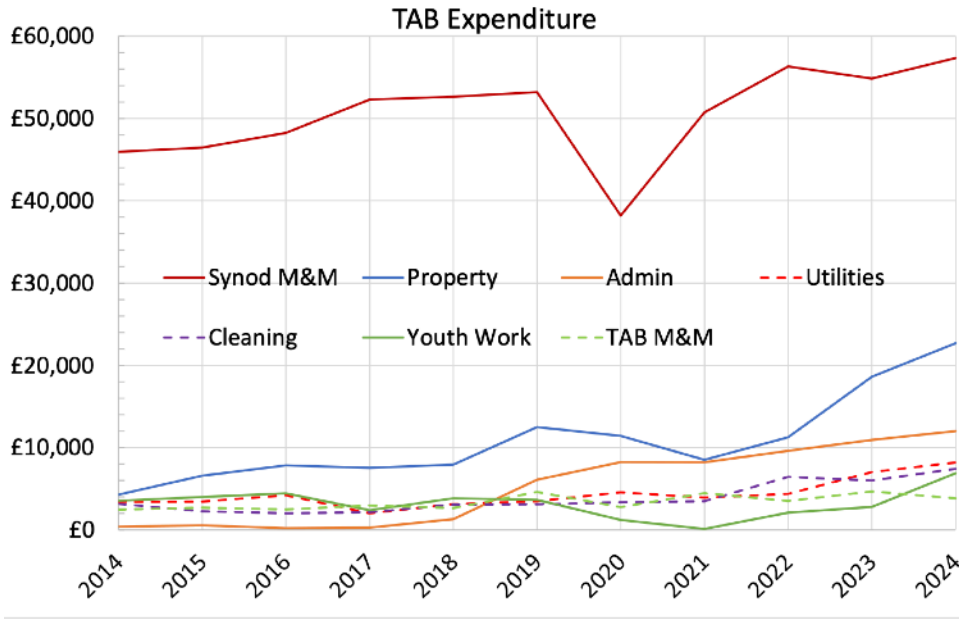
The pie chart below shows our expenditure for each cost area as a proportion of the total.

Our Synod M&M contribution is our largest single cost (£49,139 in 2024, 41%). However, utility bills, cleaning, administration, and property repair and maintenance last year came to a total of £50,313 (42%), and repair & maintenance alone came to £22,638 (19%). It continues to be very expensive to run our site.

4.3 Trends

The two charts below show the trends in income and expenditure over the last eleven years:





Our offerings (including Gift Aid) rose sharply prior to the pandemic, but then appeared to flatten as some members moved away or passed on.

2024 saw a significant increase. Room hire and Family Café both suffered during the pandemic but have since recovered well, with room hire now doing better than ever. However, social events now make very little contribution to income.

Miscellaneous (one-off) donations have also done well in recent years, especially in 2024, but these cannot be relied upon as regular future income.

Our administration costs increased by 10% last year, and it's no surprise that our utility costs also rose (+17%). Property maintenance and repairs were up by 22%, but youth work has increased significantly due to the extra hours being done by both our youth and children's workers.

I wish to express my sincere gratitude to all our supporters and to the Finance Team – ***Terry Larkham*** and ***Theresa Barrett*** for all their hard work in 2024, and to ***Carolyn Jones*** for her long-suffering diligence in dealing with property and administrative matters. Finally, I would like to express my thanks to ***Clive Malcolm*** for once again undertaking the role of Independent Examiner.

God Bless,
Dennis Allen
Treasurer

DURSLEY TABERNACLE URC
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2024

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	**Total funds**	*Last year (2023)*
Receipts into General Fund							
Receipts from investments	1	6,785.52	-	-	-	**6,785.52**	*4,865.34*
Offerings & tax recovered	2	78,179.86	-	-	-	**78,179.86**	*69,773.02*
Lettings and sundry income	3	30,088.08	-	-	-	**30,088.08**	*20,401.67*
Other income	4	7,516.53	-	212.50	-	**7,729.03**	*6,492.04*
General Account Total		122,569.99	-	212.50	-	**122,782.49**	101,532.07
Receipts into Reserve Funds	15	-	11,715.56	29,603.12	-	**41,318.68**	*89,195.78*
Total receipts		122,569.99	11,715.56	30,028.12	-	**164,101.17**	*190,727.85*
Payments from General Fund							
Pastorate							
Ministry and Mission	5	57,338.94	-	-	-	**57,338.94**	*54,854.10*
Dursley Tabernacle							
Ministry and Mission	6	3,840.31	-	-	-	**3,840.31**	*4,682.67*
Youth work	7	6,887.31	-	-	-	**6,887.31**	*2,794.64*
Cleaning	8	7,425.06	-	-	-	**7,425.06**	*6,000.01*
Charitable donations	9	999.36	-	-	-	**999.36**	*589.61*
Utility costs	10	8,192.18	-	-	-	**8,192.18**	*7,018.53*
Other property costs	11	22,683.17	2,345.36	-	-	**25,028.53**	*18,605.98*
Administration	12	12,012.85	-	-	-	**12,012.85**	*10,939.64*
General Account Total		119,379.18	2,345.36	-	-	**121,724.54**	105,485.18
Payments from Reserve Funds	15	-	2,475.36	22,260.25	-	**24,735.61**	*53,722.80*
Total payments		119,379.18	4,820.72	22,260.25	-	**146,460.15**	*159,207.98*
Net of receipts/payments (General Account)		3,190.81		-	-	3,190.81	(3,953.11)
Net of receipts/payments (Reserves)		-	9,240.20	7,342.87	-	16,583.07	35,472.98
Transfers	15		(212.50)	212.50	-	-	-
Cash funds last year-end		39,090.74	18,892.87	30,971.95	-	88,955.56	*57,435.69*
Cash funds this year-end		42,281.55	27,920.57	38,527.32	-	**108,729.44**	88,955.56

DURSLEY TABERNACLE URC
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2024

	Notes	**General fund (unrestricted)**	**Designated funds (unrestricted)**	**Restricted funds**	**Endowment funds**	**Total funds**	*Last Year*
Cash and deposits	13	42,281.55	27,920.57	38,527.32	-	**108,729.44**	*88,955.56*
Other monetary assets		-	-	-	-	**-**	
Investment Assets							
COIF Ethical investment Fund Units, at cost	14	-	-	-	112,252.63	**112,252.63**	*112,252.63*
Assets retained for own use		-	-	-	-	**-**	
Creditors		-	-	-	-	**-**	
Total net assets		42,281.55	27,920.57	38,527.32	112,252.63	**220,982.07**	*201,208.19*

Signed on behalf of all trustees by

Dr Dennis Allen
Treasurer

Date: 23rd March 2025

Rev Simon Helme
Minister

Date: 23rd March 2025

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

		This year	*Last year*
RECEIPTS		**£**	*£*
1	**Receipts from investments**		
	Distributions from COIF Ethical Fund Units	**4,455.76**	*4,374.48*
	Deposit account interest	**2,329.76**	*490.86*
		6,785.52	*4,865.34*
2	**Offerings**		
	Offerings (collection box & card reader)	**8,585.35**	*2,567.48*
	Standing orders and cheques	**53,443.26**	*53,509.42*
	Tax recovered	**16,151.25**	*13,696.12*
		78,179.86	*69,773.02*
3	**Lettings and sundry income**		
	Church fees	**355.00**	*130.00*
	Donations & miscellaneous income	**17,639.64**	*9,610.34*
	Room hire	**12,093.44**	*10,661.33*
		30,088.08	*20,401.67*
4	**Other income**		
	Town Council (Vibe)	**3,405.72**	*3,887.74*
	Family Café surplus	**2,499.77**	*2,393.94*
	Social Events & Fundraising	**1,611.04**	*210.36*
	Transfer from In-Memoriam to Youth Work	**212.50**	-
		7,729.03	*6,492.04*
PAYMENTS			
5	**Pastorate ministry and mission**		
	Dursley Group M & M	**51,384.00**	*48,936.00*
	Transport	**1,762.62**	*1,744.23*
	Manse Council Tax	**2,873.16**	*2,755.96*
	Manse water rates	**604.11**	*515.57*
	Telephone/Internet	**839.53**	*712.61*
	Postage & stationery	**133.50**	*311.37*
	Books & materials	**179.80**	*409.43*
	Manse maintenance	**1,457.00**	-
	Minister's Office expenses	**350.00**	*1,924.57*
	Quarry contribution	**(363.39)**	*(556.53)*
	Rodborough Contribution	**(1,881.39)**	(1,719.11)
	Contribution to Area Ministry expenses & Pastoral Supervision	**-**	*(180.00)*
		57,338.94	*54,854.10*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

		This year	*Last year*
		£	*£*
6	**Dursley Tabernacle ministry and mission**		
	Organist (including organ music)	**1,292.00**	*1,291.00*
	IT	**-**	*373.93*
	Catering (tea & coffee)	**600.92**	*140.80*
	Ministry costs	**592.03**	*1,404.16*
	Alpha	**66.49**	*760.28*
	CCLI licence	**962.37**	*395.54*
	Pulpit supply	**98.00**	*66.50*
	Gifts	**146.50**	*156.00*
	Safeguarding	**82.00**	*18.00*
	Puzzling Questions	**-**	*76.46*
		3,840.31	*4,682.67*
7	**Youth work**		
	Youth Worker	**4,824.48**	*-*
	Church Children's Workers	**2,032.33**	*2,425.99*
	Expenses	**30.50**	*368.65*
		6,887.31	*2,794.64*
8	**Cleaning**		
	Contract cleaning	**5,932.01**	*4,515.31*
	Cleaners	**1,493.05**	*1,484.70*
	Equipment	**-**	*-*
		7,425.06	*6,000.01*
9	**Charitable donations**		
	Donations to charitable causes	**3,169.27**	*3,730.00*
	Donations received	**(2,169.91)**	*(3,140.39)*
		999.36	*589.61*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

		This year	*Last year*
		£	*£*
10	**Utility costs**		
	Water - whole site	**840.15**	*756.83*
	Electricity - Church	**3,164.66**	*390.00*
	Electricity - Community Rooms	**572.89**	*2,910.87*
	Electricity - Vibe	**1,030.42**	*1,027.10*
	Gas - Church & Vibe	**1,683.90**	*1,186.17*
	Gas - Community Rooms	**900.16**	*747.56*
		8,192.18	*7,018.53*
11	**Other property costs**		
	General Maintenance	**426.34**	*699.03*
	Hygiene & Consumables	**1,614.57**	*683.60*
	Waste management	**1,409.77**	*419.10*
	Gardening and pest control	**875.95**	*3,045.99*
	Insurance	**4,831.08**	*6,025.87*
	Alarms & Security	**1,970.40**	*414.00*
	Heating & Plumbing	**580.65**	*1,091.73*
	Organ & piano maintenance	**-**	*385.87*
	Building Maintenance	**3,870.00**	*1,203.33*
	Vibe Maintenance	**1,015.42**	*2,831.20*
	Surveys	**5,459.40**	
	Others	**629.59**	*1,806.26*
		22,683.17	*18,605.98*
12	**Administration**		
	Photocopier and stationery costs	**71.82**	*391.93*
	Officers' expenses	**540.02**	*(224.54)*
	Food Hub lottery grant	**(500.00)**	-
	Site administration	**11,901.01**	*10,772.25*
		12,012.85	*10,939.64*
13	**Cash and deposits**		
	Current account	37,851.73	5,413.10
	Deposit accounts	90,071.70	82,741.94
	Cash in hand	238.01	800.52
	Funds held for The Quarry	(19,432.00)	-
		108,729.44	*88,955.56*

14 Investment assets

COIF Ethical Investment Fund
The Church holds 50,806.84 units in the above fund. These units are shown at cost. Their market value at 31 December 2024 was £157,125 (2023 £152,929).

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

15 Funds

The net assets of the church are represented by the balances on the following funds:

	Last Year	Receipts	Payments	Transfers	**This year**
Restricted Funds (Note A)					
Organ Fund	7,495.60	-	-	-	**7,495.60**
Youth Work	2,264.62	835.00	(129.00)	212.50	**3,183.12**
Church Retreats	27.46	-	-	-	**27.46**
Music Group	*679.35*	-	-	-	**679.35**
Peace & Hope Trust	*626.86*	-	-	-	**626.86**
DAYS	*108.07*	-	(108.07)	-	**-**
CommuniTEA	*856.90*	1,165.84	(1,241.45)	-	**781.29**
Community Welfare	*6,217.54*	1,025.00	(2,560.01)	(10.00)	**4,672.53**
Stroud Food Bank	-	710.00	(710.00)	-	**-**
Food Hub Lottery Fund	*9,773.00*	-	(8,241.10)	-	**1,531.90**
Community Food Hub	*2,922.55*	25,867.28	(9,270.62)	10.00	**19,529.21**
	30,971.95	*29,603.12*	*(22,260.25)*	*212.50*	**38,527.32**
Designated Funds (unrestricted, Note A)					
Building Repair Fund	*12,995.60*	-	(2,345.36)	-	**10,650.24**
ECO Fund	*2,559.82*	636.56	-	-	**3,196.38**
In Memoriam	*3,207.45*	11,079.00	-	(212.50)	**14,073.95**
Family Café Charities	*130.00*	-	(130.00)	-	**-**
	18,892.87	*11,715.56*	*(2,475.36)*	*(212.50)*	**27,920.57**
Unrestricted Reserves					
General Fund	*39,090.74*	-	-	*3,190.81*	***42,281.55***
Total Unrestricted Reserves	*57,983.61*	11,715.56	(2,475.36)	2,978.31	**70,202.12**
Capital endowment					
Cater Fund (cost, see note 14)	*112,252.63*	-	-	-	**112,252.63**
Total reserves, funds & capital endowment	*201,208.19*	*41,318.68*	*(24,735.61)*	*3,190.81*	**220,982.07**

16 Dursley TAB also holds a fund on behalf of The Quarry URC. Details are give here.

Barnwood Trust Grant	-	*39,432.00*	*(20,000.00)*		**19,432.00**

APPENDIX B

INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF

DURSLEY TABERNACLE UNITED REFORMED CHURCH

ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

(CHARITY NUMBER 1181354)

Responsibilities and basis of report
I report to the Elders on my examination of the accounts of Dursley Tabernacle United Reformed Church for the year ended 31 December 2024.

As the charity trustees of the church, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the church's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5(b)) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Clive Malcolm

23 March 2025

Independent Examiner

Broc Hill,
Theescombe
Amberley
GL5 5AZ

DURSLEY TABERNACLE UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1181354

Accounts

DURSLEY TABERNACLE URC

Registered Charity Number 1181354

REPORT TO THE ANNUAL GENERAL MEETING

Annual Report for 2023



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2023 TRUSTEES:

REV SIMON HELME
DENNIS ALLEN
MICHELE EVERETTE
ROD IRVINE
EMMA IRVINE
LIZ SWANWICK
SHONA DARLEY
HEIDI HORN
JOAN SYMES
JENNY SNAPE
MARTINE CARTER
MARGIE UNDERDOWN
DAVID NUTBROWN-HUGHES*
ANDY SPEARS*

*until March 2023





Finance element of this report will be circulated separately to this report

Ministers Report

Back in 2022 we put together a Vision document for 2025 as a response to the global pandemic and future plans for URC ministerial deployment. It was designed to help us as church take stock of the impact of coronavirus on our church family and express our perspective and sense of where God is calling us. It was an attempt to establish principles of a way forward in this dramatically different landscape.

Our conclusion was to prioritise four key areas: nurturing disciples and leaders, serving the community, evangelism and being a church that actively engages younger people. All of this would be underpinned by prayer and nurtured by inspiring worship and reflect a positive, hope filled culture and a willingness to step out in faith. Coming out of Covid we were hoping to rediscover our energy and purpose, after some people had left the church and we were facing an uncertain future.

Now in 2024, with a year still to go for our Vision Document, it is a good time to assess whether we are on track and have rediscovered our energy and purpose. Like any school report you may want to be reserved in your assessment: 'has done well - could do better' kind of comments!

Here's a few observations and I welcome your feedback.

This last year has seen us become a multi-cultural church which has been enriching and exciting, bringing energy and numbers into our congregation. We have had a number of Indian families join us due to the employment of Indian nurses at the local care home. We have been inspired by their faith and positivity. Added to them has been a couple of Filipino families and a Mexican. This is a church of all nations! Most Sundays you need to arrive reasonably early to ensure you get a seat downstairs. It's a nice problem to have.

Consequently, our work with children and young people has also prospered. Most Sundays it feels like a third of the church disappears halfway through the service to go to Tab Too and Tab Youth. We thank Theresa, Bobbie and their team for the fun and faith filled work they do. Michael Purton became our Youth worker at the turn of the year and is proving to be a great asset for our work with young people. A Youth Worship Band has encouraged us all with their heart felt expression of worship. Our cooperation with other churches and the Door in putting on the Illuminate project and Fusion Youth Café is also seeing growth and outreach to young people in our area.

We have tried to encourage people to be part of small groups where they can be nurtured, find friendships, and spur one another on in their discipleship. Those groups ebb and flow as life and its demands can often pull us away from Christian fellowship. But I know many value the mid-week opportunity of meeting up with others to chat and pray and study scripture and find God in their midst. This year we had a special one-day event Walking Through the Old Testament which many found useful in understanding the Bible's big picture. We hope there will be more events in the coming year to grow us in our faith and biblical knowledge. Our prayer team underwent training in the last year and now offers ministry every Sunday which helps people know the touch of God in their situations. We had a pilgrimage to Iona in the summer which was deeply appreciated by those who went and fed the soul.

Sharing the gospel in today's society is a real challenge, with many having closed minds or a feeling that the Christian church has had its day. Being prepared to give a reason for the hope we have (1 Peter 3.15) but always doing this with gentleness and respect, is our aim and my hope as a minister is to equip you to be able to do that.

Serving others is a way that many who were guarded and uninterested in the Christian faith come to reassess their opinions and even praise God for the light that shines before them through our good deeds (Matthew 5.16). Our Food Hub and Communitea have grown and expanded their reach in this last year and along with other acts of service such as the Family Café, Connect At, Meeples (the games evening) has made the local community appreciate the church and all it does for the local area. That always gives us an opening to say why we do what we do and in whose name we do it.

We have been fortunate to have a committed team of elders who have served the church and dealt with the week to week running and governance issues. I particularly want to thank Michele Everett as she retires from being Church Secretary. Michele has been unstinting in her devotion and service to this church and before to our church at Sharpness. Thank you, Michele.

These have all been positive developments in our church life and all in line with our Vision 2025. Nevertheless, there are things we could do better. Our finances have plateaued for a number of years and as costs increase and our mission develops, we are challenged about our ability to sustain growth. We pray for God's provision for what we do as a church. We continue to be grateful for the work Dennis and Terry do in managing our accounts.

Our property continues to be both a blessing and a burden. This last year saw the completion of the access to the Upper Hall and a redesign of the church garden. It was the completion of a twenty-year project to upgrade our facilities and prompted a celebration! However, there is an ongoing task of maintaining our property and problems with church lighting and church ceiling, not to mention reception room door and the Vibe are costly demands. We are indebted to Carolyn as our site administrator and hope the property and maintenance team can expand to help keep our facilities attractive and operative.

The national denomination also has a call on our finances. As one of the largest URCs in the country this is only right and proper. We have been the beneficiary of Synod support down through the years as well as paying our share. There is a tension between giving to the national church and also trying to sustain and grow your local church and we are in that spot at the moment. As a URC minister my time is also spent serving the churches at Rodborough and the Quarry, both of whom have had significant year's in trying to renew their sense of purpose and mission.

We give thanks to God for the way this church has grown and developed in the last year, and we remain hopeful for the future. Has done well…. Could do better!

It is in that hope we have in Christ that we commend to God's care those we have lost this last year: John Harris, David Pritchard, and Allan Brookes. All have served this church generously and faithfully.

May God keep and preserve us in the peace and joy of Christ that we too may one day hear those words, 'well done, good and faithful servants' (Matthew 25.14-30).

Yours in Christ

Simon

Tab Youth Report

Michael Purton became Youth Worker at the start of January. We have a dual aim of helping our current group of 11 to 18-year-olds develop their faith, and reaching out to people aged 18 to 30 who want to explore Christianity.

11 to 18-year-old group: Since the start of this year, on a Sunday morning we have been creating a video about the scientific and historical evidence for God, Jesus and the Resurrection, and why that strengthens our faith. The group has worked together to script, film, present, and edit the different scenes of the video. We hope to show the video in the main church service when it's ready, and possibly also share it on social media.





There are 12 young people who consistently attend on Sunday mornings, and 4 who are there occasionally. We have a wonderful group of young people who engage in the sessions, and there have been a number of new members so far this year.

18 to 30-year-olds outreach: We started an Alpha course in the middle of January, for people aged 18 to 30, and there are 9 people who have been taking part. To promote the course in advance, we advertised on social media and also messaged people who had previously attended the Tab as children, or currently attend. We meet each Sunday at 7.30pm at the Old Spot pub before heading across the road to Gray and Liz Strutt's house (thank you for being such great hosts!), where we watch that week's Alpha episode and discuss the themes. A group of 9 of us are going to Viney Hill outdoor centre in the Forest of Dean on April 20-21 for the Holy Spirit weekend, where we'll spend time together in nature, watch 5 episodes on the Holy Spirit, and hopefully have some fun.

Running the Alpha course has been excellent so far, as we've reconnected some young people with Christianity and the church, and helped others to cement their existing faith.

We're likely to finish the course in May, and are currently planning how to keep the group together and help them to continue their faith journey.

TabToo Report

The primary children's club at Dursley Tabernacle (TabToo) has had a wonderful year.

I took over from Bobbie Spears at the start of the year, but I have continued to enjoy Bobbie's support, plus that of the other helpers throughout.









Our numbers have been boosted by several new families, plus healthy attendance from our regulars this year, making the club a vibrant and lively place for them to attend each Sunday morning. It is amazing how well our children have bonded with each other - we have seen friendships develop, and nurturing connections grow - with older children taking younger ones under their wing. This is very encouraging with our children spanning a wide range of ages, nationalities and abilities. We really feel extremely blessed by God to have them all!

We believe the routine welcome and sharing circle at TabToo is key to making all the children feel included and listened to. We also ensure they have fun every session with activities ranging from outdoor games to craft and cooking. There is always a message from God, usually from a Bible passage which we chat about and let the children explore how they can apply this to their lives. We are continually impressed and surprised by their wisdom and it is an absolute pleasure to be leading them.

A highlight of the year was the children's led nativity service - an original script and lots of talented youngsters acting, reading and making music made it an extremely enjoyable watch. It was a great way to share TabToo with the whole congregation!

A big thanks to all the team - Bobbie and Andy Spears, Stephen Ruddle, Claire Reynard, Hannah Jelf and Debbie Helme.

Theresa Barrett

Food Hub Report

2023 has been another mammoth year for our Community Food Hub team and we are thankful for the ongoing prayers and support of the Church family, which have encouraged us throughout the year.

Through the dedication of our volunteers, local supermarkets and individual donations we continue to support around 80 families regularly through food deliveries. We have a team of over 45 committed volunteers, who help at least once a week. This team is made up of church members and friends, local Christians from other denominations, non-church going members of the community, students from Rednock school, Duke of Edinburgh Award volunteers, members of the local Lions Club and most encouragingly, some of our service users who have benefitted from our offer and want to give back. The volunteering experience has provided some with the chance to build up skills and confidence to equip them for employment. We are committed to offering an open-door policy, where our service users feel welcomed, safe and not judged because of the situation that they find themselves in.





We regularly welcome in excess of 20 people to each Hub session who represent an individual, a couple or a family who we provide immediate access to fresh and long-life food, hygiene and household products. They are all offered hot drinks, donated bakery goods and are encouraged to stay and chat. In emergencies we are able to offer food vouchers, cash from our Welfare fund, some limited signposting and pastoral care. One of our service users commented that it feels like a welcoming club and it's where their friends are. Another told us it's the only place they go, where they get a chance to have a conversation, all week. Some come because they "need" support in the form of food or money. For others, it's important, because it gives them a sense of value and of belonging - what a great opportunity for us as a Church, to demonstrate God's love!

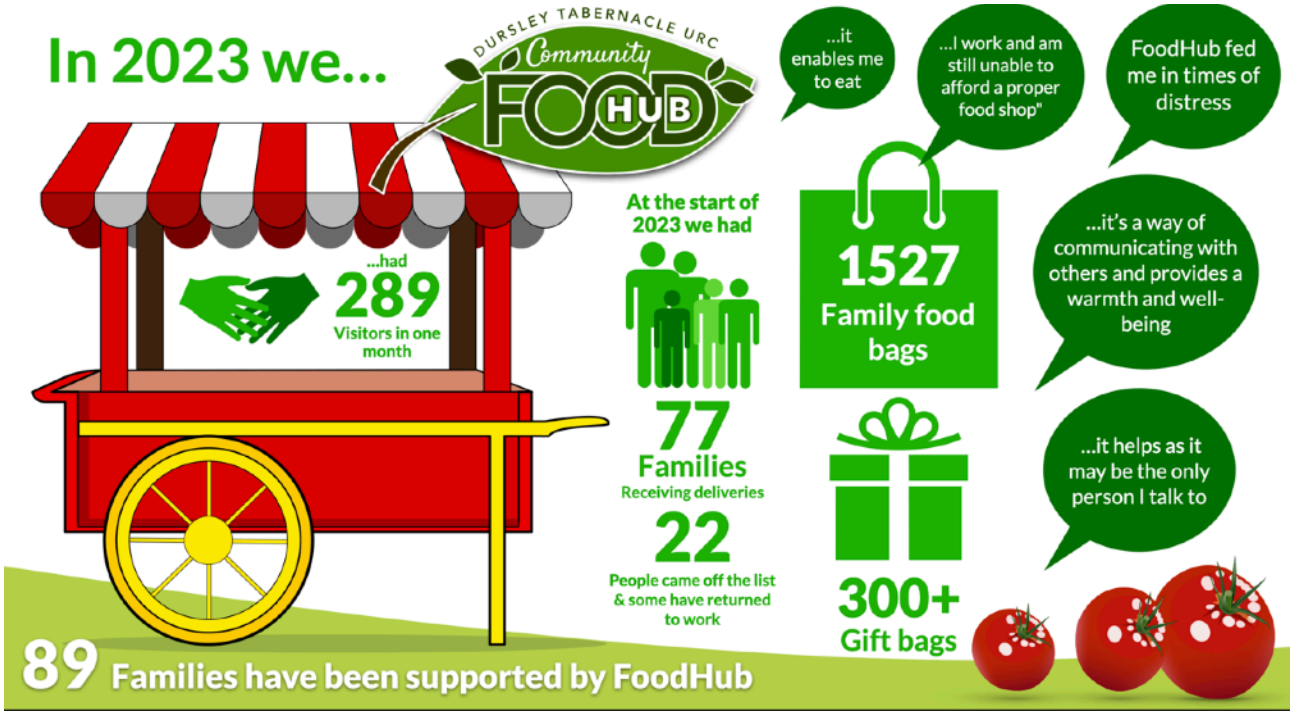
The cart continues to serve as a striking advert for the Hub on our social media streams whilst tackling another of our aims which is to reduce food waste, meeting one of our objectives as an Eco Church. There is rarely any waste. Our connections with local supermarkets have been expanded and developed over the course of 2023, so that it is now stocked every day, with fresh bakery and vegetable produce, which is available to anybody who passes by.

The local Trussell Trust Food Bank and various carers and health visitors refer people to us for further assistance and where appropriate, we also refer our users to The Trussell Trust Food bank for urgent short-term help.

Links have been built further afield too as we have become part of a wider network of hubs and pantries across the Stroud District. This is proving helpful to us as we can share knowledge, and potentially share training and produce with others doing similar projects in the district.

Over the course of the year the hub has secured funding from Sainsburys, Lidl, Dursley Town Council, the Co-op, Renishaw and Gloucestershire Community Fund, as well as individual donations. This has allowed us to increase our long life food offering and hygiene products significantly, which has been hugely appreciated by our service users. And one of our key volunteers supplied and fitted industrial shelving into what is now our storeroom upstairs, enabling us to safely store our stock.

At the end of 2023, further funding was awarded to us by the National Lottery and Gloucestershire County Council Thriving Communities Fund, which has allowed us to recruit a Food Hub Co-ordinator, Naomi Skelton to start in January 2024.



Looking ahead in 2024 - Items for ongoing prayer!

With the employment of our new Food Hub Co-ordinator, we are able to look ahead and begin to plan for the next year. Alongside maintaining and building on our current offer, Naomi will be working on developing our links with schools, health visitors and other local organisations to further aid us in identifying those most in need. She is committed to sharing the positive impact of the Food Hub on the church and local community and looks forward to circulating regular news bulletins in the near future so watch this space.

We want to further develop and train up our volunteers to equip them for their roles. We also want to develop meaningful relationships with our service users and help in moving them away from dependence on food hubs by developing our holistic offer to deal with the root causes of poverty and in so doing help their social wellbeing. Through ***Christians Against Poverty***, we will

be training three members of our team to become money coaches and plan to work with ***CAP*** to deliver budget management courses. We want to develop our links with the ***Citizens Advice Bureau*** and council housing officers who can give the correct advice on what help is available. We want to further develop our newly formed partnership with the ***Parent and Carers Alliance***, who offer support and advocacy work for those with disabilities or those who have additional needs.

Going forwards, we want to ensure we are able to effectively signpost people, where needed, by inviting organisations to visit or run events alongside Hub opening hours to speak to service users and potentially train volunteers in different areas. Ultimately, we want to see these people lifted out of poverty and dependency to a place of self-dependency and self-confidence where they can reach their potential.

The Food Hub can sometimes feel like a sad, frustrating place to be. But there have also been many moments that have been full of joy and gratitude and many of us have felt very privileged to share these moments. Passers-by often pop in to say thank you and to tell us how much they appreciate the cart, the help, the volunteers and "***all that the Church does***".

Please continue to pray for all the volunteers and for our service users, as well as for all the staff of our local stores, who do so much to help this project. Pray also for wisdom for those of us making decisions, that we might discern the best ways to support those in need, whilst demonstrating the love of Jesus Christ to those who don't yet know Him.

Tab Family Cafe

- Tab Family Cafe continues to thrive on Wednesday mornings
- Cafe opens from 10am -1pm
- Folk from the local community are served fresh coffee, fresh cakes and a smile
- We regularly see numbers exceeding 40-60 (including children)
- A regular team of dedicated volunteers help to staff the morning, with people arranging furniture, preparing food, serving, clearing, washing-up, and resetting the Sanctuary for worship
- Volunteers are available to listen to worries, support folk going through difficult times, or to celebrate new arrivals :) We all relish cuddles with new born Cafe babies!
- We regularly support vulnerable folk amongst our volunteer base
- We have established strong links with Rednock School, working with year 12 students who regularly volunteer in cafe, gaining relevant work skills and confidence to help equip them for life after school. We also support visits from the Health and social care/child care students who come and so short sessions with the children at cafe.
- Inspiring slides and Christian music are played during the morning - sometimes creating conversation starter-points
- The screens are utilised as an effective method of advertising events at the Tab
- We aim to keep our prices as affordable as possible
- Surplus funds that are raised are banked into the Tab account
- Between 1st January - 31st December 2023, the Cafe turned over £3701
- After expenses of £1307 there was £2393 surplus

Tab Cafe Summary

(1st Jan 2023 - 31st Dec 2023

Turnover

£3701

Expenses

£1307

Surplus

£2393

Contribution to Church Funds

£2393

Thank you to all the volunteers who support the Cafe - it really couldn't happen without you.

The Cafe team would also like to thank those who attend cafe & are so supportive of the Tab



Pastoral Report

Within the church, everyone looks after each other, there are a team of elders both serving and non serving who are particularly concerned with pastoral care . We have a pastoral elders WhatsApp group which can respond quickly to prayer requests. We do our best to welcome new friends and we have been so fortunate to now have friends in our church of several different nationalities. We thank God for their presence and contribution to the church.

We visit members and friends of the church who are elderly and unable to attend the church, who are in Care / Nursing Homes , those who may have a cause for concern or a celebration and those who may have requested a visit. We often take flowers and gifts.

However pastoral care at the Tab operates beyond those who attend or did attend the Tab. The church is open to provide food, a listening ear and a cup of coffee during the Hub sessions, where members of our community can be signposted to outside agencies if necessary.

Communitea provides an opportunity for older folks of Dursley to get together and support each other. Similarly Family cafe focusses on the younger population. In addition our housegroups provide support and care for each other.

Property Report

Reports for AGM's are always challenging, they focus on what has happened rather than looking forward and dealing with the present. As I write this, I am reminded of two parts of Matthew's gospel, which the property team constantly hold in tension.



Matthew 6 vv 28 -34 Jesus talks about not worrying about how things will be provided because if we ask and seek God he will provide. Further on in *Matthew 25 vv 14-30* we find Jesus' teaching on the parable of the talents and a call to look after what we are given.

The picture here shows 95% of our site and we have been given much. To avoid being mundane and dull I am going to break the report into 3 areas.

- Achievements and things to give thanks for in 2023
- Behind the scenes…things you don't see
- Challenges going forward

Achievements in 2023







Over Easter the Vibe garden got a long awaited makeover. Our thanks goes to Emma Irvine for assisting with the design and facilitating the conversations with the contractor. A big thank you to the support from the Town Council as well to get this completed. The space works much better now for the youth and is much easier to maintain.











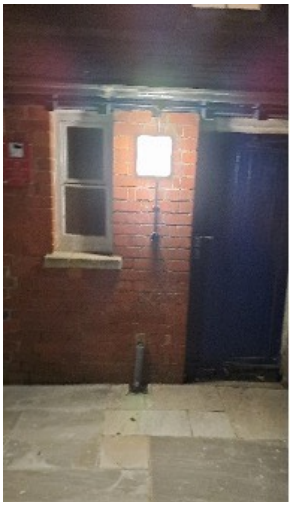
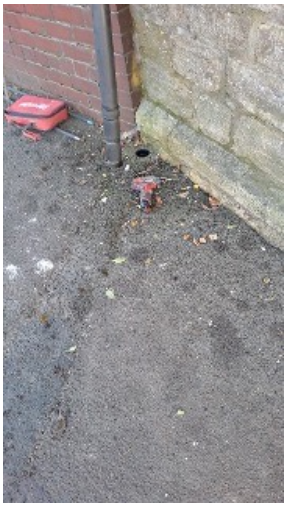
In May we began the refit of the porch area to accommodate the food hub stock. A big thank you goes to Jon and Michele Everett in their assistance with achieving this. We were blessed with the wood and works being completely donated.

The old creche space was finished off with a new lick of paint , this area provides space for coats, buggies etc for those using the upper hall and also more storage for food hub.

We continued the re-organisation and clearing of spaces around the buildings and were grateful to have the new ramp for moving some items. They have wherever possible been moved on to good homes and new purposes.

Behind the scenes…things you don't see



Challenges going forward









This is just a snapshot of a few areas that are challenges. There are significant challenges for our buildings, especially the sanctuary and the work required to appropriately maintain the structure. This will require patience and flexibility as getting the right people in the right space all takes time.

A site as big and varied as ours always requires jobs and maintenance and as ever a big thanks to the army of volunteers and our paid contractors who work behind the scenes on site it is hugely appreciated. I will not name them because I am bound to miss someone but a big thankyou to those that mow, those that garden and clear rubbish and the property team who regularly come to my aid. We always need more help, there is a need for someone to be regularly clearing the drains of debris, leaves etc and always a need for weeding and maintain the areas around the drive and entrance to the church.

Much of my role as site administrator has been and continues to be dominated by building projects, maintenance, fixing things and constantly tidying up. There are lots of background admin tasks and record keeping that has to be done to ensure we our fulfilling our obligations as a public space in a safe way.

How you can help:

Always looking for help with jobs, grass mowers maintenance around site. Tip runs etc

Anyone got a passion for history, archiving, organising we have a room full of papers, photographs etc which need putting in some sort of order.

Safeguarding

In the last year the Tab has made significant progress in our commitment to make the Tab a safe space for everyone.

Safe Recruitment

We continue with the roll out of Safe Recruitment in all the groups working with children, young people and vulnerable adults. (All workers, paid or unpaid, should have a role description, code of conduct, complete an application form with references, undertake a DBS check and relevant Safeguarding training.
This is time consuming and sometimes tedious work and we appreciate the hard work of everyone involved.

Awareness that Safeguarding is taken seriously by the church leaders and is everyone's responsibility.

In order to develop this understanding the elders created a mini Safeguarding booklet which was shared with everyone in the congregation. This states clearly the churches' commitment to Safeguarding and advises how to respond to any Safeguarding concerns. This was an important step in raising awareness of the Tab's commitment to Safeguarding and we hope will help everyone at the Tab recognise the importance Safeguarding and their responsibility in this area..

Safeguarding training

The synod continues to expand it's training offer in relation to Safeguarding and information on these courses is continuously being shared with the relevant people. As a result increasing numbers of Tab folk have participated in a variety of Safeguarding training.

Going forward the Safeguarding co-ordinators plan to strengthen the good practice already in place by working with the relevant group leaders to ensure all the required Safeguarding processes are in place, DBS checks are up to date and individuals are accessing the right Safeguarding training for their role in the Tab.

We also hope to reduce duplication of paperwork where possible.

In the past society failed to protect children and young people and vulnerable adults from abuse in a wide number of settings including churches. As a society we also failed to recognise the on going impact of abuse on individuals. Safeguarding requires time and commitment from all involved but is worth it if we can prevent future harm.

Thank you to everyone who has helped us with the making the Tab a safe space over the last year. Please do not hesitate to talk to us if you have any questions or concerns in the year ahead.

Bobbie Spears and Martine Carter
Safeguarding co-ordinators

Worship Group

2023 has been an exciting year for the worship group at the Tab. We recognised the amazing potential and enthusiasm of our talented young people, and offered them a chance to choose, play and lead some worship songs. They rose to the challenge and now have a group of 14-30 year olds, who meet regularly to play music together, share news and help plan how they might be involved in leading some of the worship during Sunday services.



We thank God for their willingness to be involved in this way. It has been AWESOME to see them grow as individuals, to hear them speak about their faith, their reasons for choosing particular songs, and their understanding of the words of those songs and to have them lead us all in prayer. Wow!



Many of the young people are also involved in our "main worship group". We met together once a month throughout 2023 and intend to increase that to every 2 weeks in 2024. It has been an exciting time as our group has grown. We recognised how much the musicians valued the time we were spending together and the importance of allowing time for reading the Bible together, chatting about our faith and experiences of God.

We also wanted to spend time just enjoying the music and worshipping together, rather than it being solely about "practice". It seemed that these gatherings might be something other members of the Tab might like to share in too, so we opened the invite to anyone, whether musical or not, to join us. And we have been delighted that others have joined us.

This has truly been a blessing to us - feel free to come and join us on one or many of these Friday evening gatherings in 2024 - we would love to grow the group even more!

Appendix

Dursley Tabernacle URC Constitution

Dursley Tabernacle United Reformed Church ('the Church') is a local association for the public worship of God, Christian witness and service in accordance with the principles and usages of the United Reformed Church ('the URC'). Admission to the full responsibilities and privileges of membership confers membership simultaneously in the Church and in the URC. The Church supports the wider councils of the URC through giving and participation and may share in activity with other faith communities on an ecumenical basis.

As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches. The constitution of Dursley Tabernacle supplements the provisions of these as they affect the Church. In the event of any conflict between those provisions and this constitution, those provisions prevail.

Structure and Governance

Ministers

A Local Church may, at any one time, have one or more ministers in pastoral charge; these are called to the Ministry of Word and Sacrament.

Church Related Community Workers

A Local Church may at any one time have one or more Church Related Community Workers. They are called to a ministry of caring, challenging and praying for the community.

Elders

The church meeting shall adopt such methods of electing Elders as it shall from time to time see fit and determine how long elected Elders shall serve and whether or not there must be an interval between the completion of a period of service and election for a subsequent period.

The Church Meeting/the Elders shall make such rules and policies relating to the calling and conduct of Elders Meetings as they shall from time to time think fit.

If you wish to read the full constitution document, please email rod_irvine@hotmail.com for a copy

Dursley Tabernacle URC Finance Report 2023

Charity Registration Number 1181354

Charity's Registered Address:
3 Parsonage Street, Dursley, Gloucestershire GL11 4BW

1 Explanatory Introduction

This is the annual finance report for Dursley Tabernacle URC for the financial year running from 1st January 2023 to 31st December 2023.

This report has been prepared in accordance with the Charity Commission's Receipts and Payments Accounts Pack (CC16). Our accounts are administered on a "Receipts and Payments" basis and the analysis of income and expenditure reflects the classification of our activities and their associated costs. The Church does not sell goods or services for commercial profit, but does generate income from personal offerings and donations, hiring rooms, investments, and fundraising events.

The various types of funds are analysed in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008, but re-valuation of the Church and other properties are not included, since these are inalienable and historic property.

The monetary values in this summary section are presented to the nearest pound. A full Statement of Financial Activities is given in Appendix A which, along with its notes, presents the income and expenditure for both the General Account and the Reserves, Designated and Restricted Funds. The Independent Examiners Report is provided in Appendix B.

2 General Account

The General Account is that part of our financial activity concerned with the normal day to day running of our church. It includes all the things we do to keep running and does not include activities associated with special projects such as property development, church retreats or special funds for particular purposes.

The General Account total operating receipts for the year was £101,532. The General Account total operating expenditure for the year was £105,485, which leaves an operating deficit for the year of -£3,953. This shortfall has been made up from General Reserves.

3 Reserves and Restricted Funds

"Reserves" refers to that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition includes "Designated Funds", which have been set aside for a particular purpose, but which may be re-allocated to Unrestricted Reserves if required. However, it excludes "Restricted Funds", which may only be spent on the specified purpose for which the money was received.

This definition excludes the Cater Fund which is categorised as a "Capital Endowment" since it is not freely available to spend at all and, under the terms of the trust deed, can only be used to provide an income for "the maintenance of Dursley Tabernacle Church building and for Christian Worship therein". This is invested in the COIF Charities Ethical Investment Fund - Income Units, which in 2023 returned an income of £4,375.

3.1 Reserves policy

This is a summary of our Reserves Policy. We are required to hold reserves for the following reasons:

1. To enable the church to continue its normal activities in accordance with its charitable aims in the event of adverse financial circumstances. For example, when faced with significant unforeseen expenditure or significant loss of expected income.
2. To prevent cash flow problems by enabling us to maintain our current account at the required level to meet our financial commitments. This is particularly important when large projects are being undertaken and invoices need to be paid before all grants and donations have been received.
3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

Restricted Funds: These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

Designated Funds: These are reserves allocated for specific purposes in addition to the Unrestricted Funds and shall be held at a level suitable for each specific project. Although there is no upper limit to the total value of such funds, the purpose of each fund needs to be justified and be in accordance with the charitable aims of the church. Designated funds are allocated or re-allocated as decided by the Trustees (Elders) and ratified by the Church Meeting.

Unrestricted Funds (General Reserves): The Church will aim to hold Unrestricted Funds at a level equivalent to between one third and two thirds of normal annual operating expenditure (4 to 8 months), as determined from the latest published financial accounts. The level of General Reserves at the end of 2023 is £39,091, which is 41% of our 2022 operating expenditure (£94,355) and therefore within this range.

The following table lists every fund held by the church at the end of 2023 together with its purpose. The balance in each fund can be seen on the notes to the accounts in Appendix A.

Fund	Purpose of Fund
Restricted Funds	
Building Fund (Phase2 Capital)	Funds allocated to the development of the old Parsonage and the Church Upper Hall and Kitchen
Organ Fund	In memoriam donations received for the church organ
Youth Work	Funds allocated for youth work. Mainly spent on employing a Youth Worker.
Retreats etc.	Money received to pay for church retreats/weekends away
Welfare	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
DAYS	Funds held on behalf of Dursley Area Youth Sinfonia. This is an orchestra which plays and practices at our church. They exercise control over the management of these funds.
CommuniTEA	A joint churches initiative in partnership with local GP surgeries to offer a social gathering for the elderly and vulnerable in our community, especially those with dementia and their carers.
Fusion Café	Funds previously held on behalf of Dursley Youth Volunteering Scheme but now allocated to Fusion Café.
TAB Tots	A parent and toddler group run in conjunction with the Community Organisation GL11 to offer a support service to young families.
Warm Spaces	To provide a warm community space during times of financial hardship and high energy costs.
Food Hub Lottery	Lottery Funds received to support the Community Food Hub Coordinator
Community Food Hub	Funds received to support the Community Food Hub
Designated Funds	
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.

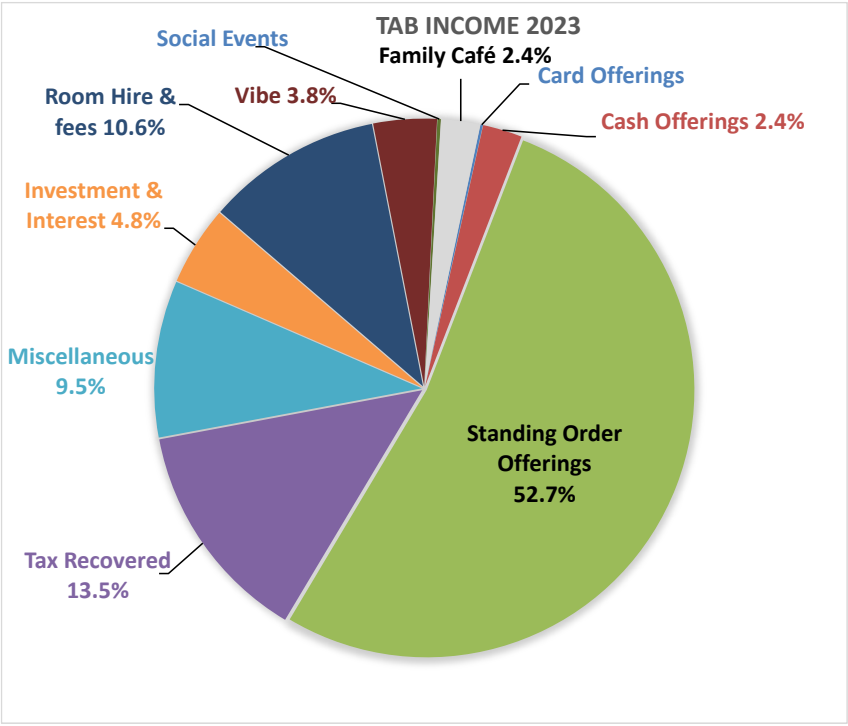
Fund	Purpose of Fund
Building Repair Fund	A fund originally established to “index-link” the Cater Trust. Now allocated to emergency building repairs.
ECO Fund	Established for the purposes of implementing our eco-church policy.
In Memoriam	Money received by legacies or donations in memoriam, to be used at the discretion of the Elders.
Unrestricted Reserves	
General Reserves	Funds held to support the general operation of the church.
Capital Endowment	
Cater Trust	A restricted endowment to be invested to provide income. It has been invested ethically with COIF. The trustees are the Minister, Secretary and Treasurer.

It is noted that the Building Fund (Phase 2 Capital) finished 2022 with a large negative balance. This was reduced by the receipt of grants from West Midlands URC (£17,353) and Stroud District Council (£35k), as well as a Gift Aid claim and donations from The Giving Machine. The deficit at the end of 2023 (£17,104) has been cleared from General Reserves.

4 Analysis and Comments

4.1 Income

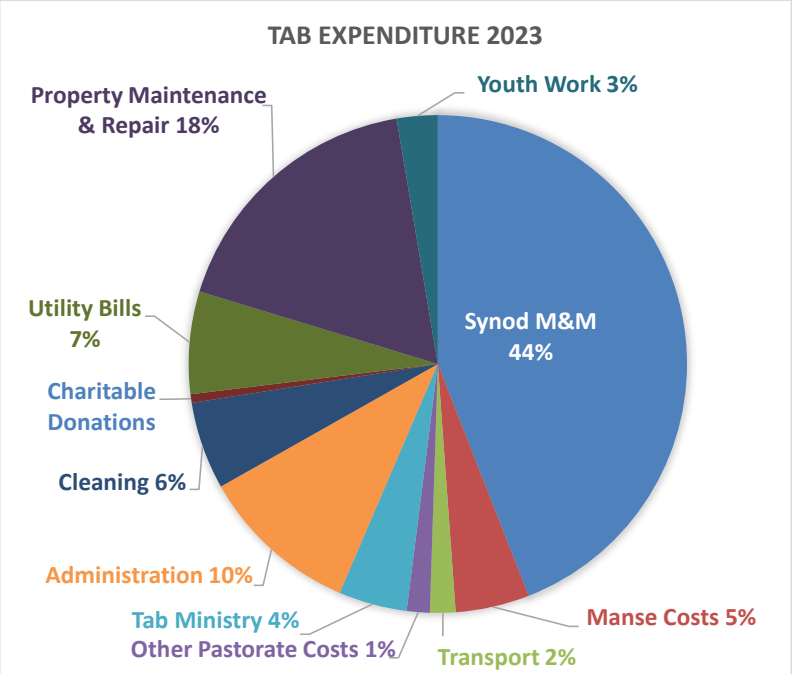
The relative contributions from all our income streams are shown in the pie chart below.



The most significant portion of our income comes from standing orders and offerings, with Gift Aid (tax recovered) making a significant and very welcome contribution. “Miscellaneous” is largely one-off donations and room hire has now recovered from the impact of the Covid-19 pandemic and makes a significant contribution to our income.

4.2 Expenditure

The pie chart below shows our expenditure for each cost area as a proportion of the total.

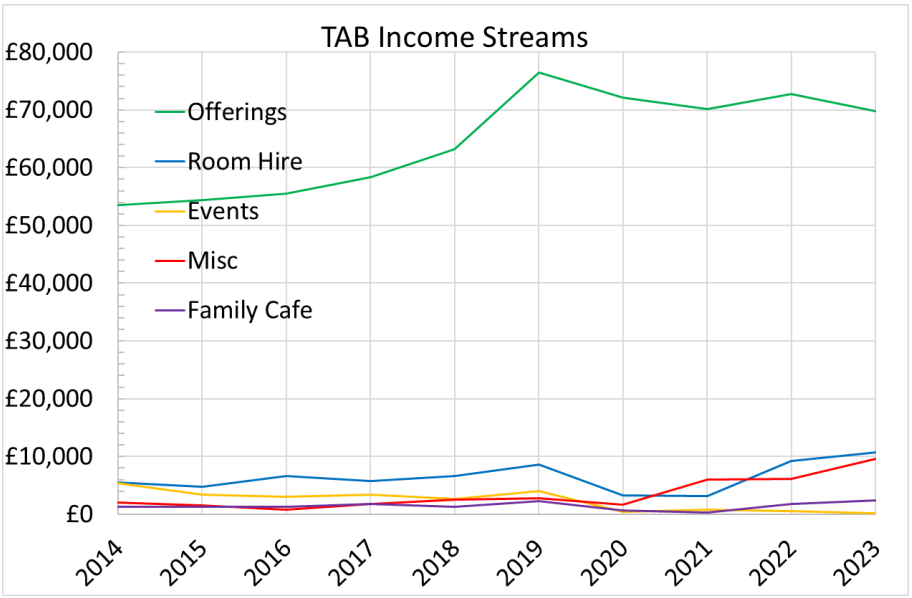


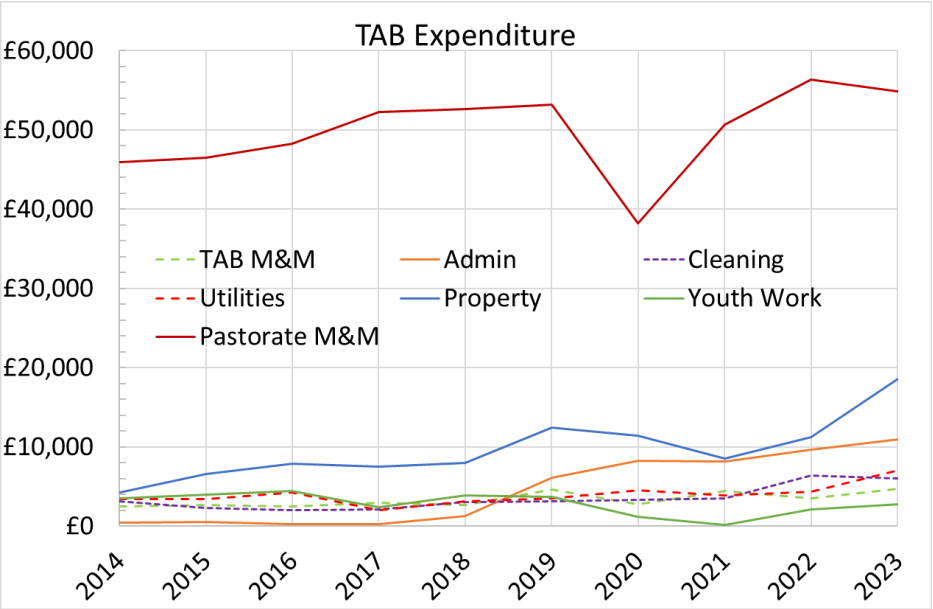
Our Synod M&M contribution is our largest cost (£48,936 in 2023, 44%). However, utility bills, cleaning, administration, and property repair and maintenance last year came to a total of £42,564 (40%). It is becoming very expensive to run our site.

4.3 Trends

The two charts below show the trends in income and expenditure over the last ten years.

Our offerings (including Gift Aid) rose sharply prior to the pandemic, but then appears to have flattened as some members have moved away or passed on. Room hire and Family Café both suffered during the pandemic but have since recovered well, with Room Hire now doing better than ever. However, Social events now make very little contribution to income. Miscellaneous (one-off) donations have also done well in recent years, but cannot be relied upon as regular future income.





Our administration costs increased by 14% last year, and it's no surprise that our utility costs also rose significantly (+61%) as our fixed price energy contracts came to an end. However, the biggest proportional increase of all has been for property maintenance and repairs (up by 65%). This is not all due to inflation but is also due to significant costs associated with the Vibe and Garden of Rest and catching up on years of neglect.

The budget for 2024 has been drawn up and, for the first time in my tenure, is forecasting a significant deficit.

I wish to express my sincere gratitude to all our supporters and to the Finance Team – Terry Larkham and Theresa Barrett for all their hard work in 2023, and to Carolyn Jones for her long-suffering diligence in dealing with property and administrative matters. Finally, I would like to express my thanks to Clive Malcolm for once again undertaking the role of Independent Examiner.

God Bless,

Dennis Allen
Treasurer

DURSLEY TABERNACLE URC
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2023

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	**Total funds**	*Last year (2022)*
Receipts into General Fund							
Receipts from investments	1	4,865.34	-	-	-	**4,865.34**	*4,375.52*
Offerings & tax recovered	2	69,773.02	-	-	-	**69,773.02**	*72,693.37*
Lettings and sundry income	3	20,401.67	-	-	-	**20,401.67**	*15,334.43*
Other income	4	6,492.04	-	-	-	**6,492.04**	*13,421.88*
General Account Total		101,532.07	-	-	-	**101,532.07**	105,825.20
Receipts into Reserve Funds	16 & 17	-	4,268.61	84,927.17	-	**89,195.78**	*45,085.03*
Total receipts		101,532.07	4,268.61	84,927.17	-	**190,727.85**	*150,910.23*
Payments from General Fund							
Pastorate							
Ministry and Mission	5	54,854.10	-	-	-	**54,854.10**	*56,323.83*
Dursley Tabernacle							
Ministry and Mission	6	4,682.67	-	-	-	**4,682.67**	*3,519.94*
Youth work	7	2,794.64	-	-	-	**2,794.64**	*2,085.48*
Cleaning	8	6,000.01	-	-	-	**6,000.01**	*6,435.27*
Charitable donations	9	589.61	-	-	-	**589.61**	*762.36*
Utility costs	10	7,018.53	-	-	-	**7,018.53**	*4,372.45*
Other property costs	11	18,605.98	-	-	-	**18,605.98**	*11,245.74*
Administration	12	10,939.64	-	-	-	**10,939.64**	*9,609.65*
General Account Total		105,485.18	-	-	-	**105,485.18**	94,354.72
Payments from Reserve Funds	15	3,379.20	700.00	49,643.60	-	**53,722.80**	*83,680.07*
Total payments		108,864.38	700.00	49,643.60	-	**159,207.98**	*178,034.79*
Net of receipts/payments (General Account)		(3,953.11)	-	-	-	(3,953.11)	11,470.48
Net of receipts/payments (Reserves)		(3,379.20)	3,568.61	35,283.57	-	35,472.98	(38,595.04)
Transfers	15	(17,104.22)	-	17,104.22		-	
Cash funds last year-end		63,527.27	15,324.26	(21,415.84)	-	57,435.69	*84,560.25*
Cash funds this year-end		39,090.74	18,892.87	30,971.95	-	**88,955.56**	57,435.69

DURSLEY TABERNACLE URC
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2022

	Notes	**General fund (unrestricted)**	**Designated funds (unrestricted)**	**Restricted funds**	**Endowment funds**	**Total funds**	*Last Year*
Cash and deposits	13	39,090.74	18,892.87	30,971.95	-	**88,955.56**	*57,435.69*
Other monetary assets		-	-	-	-	**-**	
Investment Assets							
COIF Ethical investment Fund Units, at cost	14	-	-	-	112,252.63	**112,252.63**	*112,252.63*
Assets retained for own use		-	-	-	-	**-**	
Creditors		-	-	-	-	**-**	
Total net assets		39,090.74	18,892.87	30,971.95	112,252.63	**201,208.19**	*169,688.32*

Signed on behalf of all trustees by

Dr Dennis Allen
Treasurer

Date: 21st April 2024

Rev Simon Helme
Minister

Date: 21st April 2024

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

		This year	*Last year*
RECEIPTS		**£**	*£*
1	**Receipts from investments**		
	Distributions from COIF Ethical Fund Units	**4,374.48**	*4,338.92*
	Deposit account interest	**490.86**	*36.60*
		4,865.34	*4,375.52*
2	**Offerings**		
	Offerings (collection box & card reader)	**2,567.48**	*3,584.59*
	Standing orders and cheques	**53,509.42**	*55,182.42*
	Tax recovered	**13,696.12**	*13,926.36*
		69,773.02	*72,693.37*
3	**Lettings and sundry income**		
	Church fees	**130.00**	*270.00*
	Miscellaneous income	**9,610.34**	*5,854.68*
	Room hire	**10,661.33**	*9,209.75*
		20,401.67	*15,334.43*
4	**Other income**		
	Town Council (Vibe)	**3,887.74**	*11,129.34*
	Family Café surplus	**2,393.94**	*1,724.00*
	Social events	**210.36**	*568.54*
		6,492.04	*13,421.88*
PAYMENTS			
5	**Pastorate ministry and mission**		
	Dursley Group M & M	**48,936.00**	*48,456.00*
	Transport	**1,744.23**	*1,698.80*
	Manse Council Tax	**2,755.96**	*2,640.77*
	Manse water rates	**515.57**	*543.49*
	Telephone/Internet	**712.61**	*814.38*
	Postage & stationery	**311.37**	*121.29*
	Books & materials	**409.43**	*329.91*
	Manse maintenance	**-**	*4,342.91*
	Minister's Office expenses	**1,924.57**	*580.26*
	Quarry contribution	**(556.53)**	*(329.47)*
	Rodborough Contribution	**(1,719.11)**	(1,291.48)
	Contribution to Area Ministry expenses & Pastoral Supervision	**(180.00)**	*(1,583.03)*
		54,854.10	*56,323.83*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

		This year	*Last year*
		£	*£*
6	**Dursley Tabernacle ministry and mission**		
	Organist (including organ music)	**1,291.00**	*1,236.00*
	Churches Together	**-**	*40.00*
	IT	**373.93**	*60.00*
	Happiness Lab	**-**	-
	Catering (tea & coffee)	**140.80**	*160.35*
	Ministry costs	**1,404.16**	*636.62*
	Elders away days	**-**	-
	Alpha	**760.28**	*176.52*
	CCLI licence	**395.54**	*706.17*
	Pulpit supply	**66.50**	*100.00*
	Gifts	**156.00**	*237.28*
	Training	**-**	-
	Safguarding	**18.00**	*167.00*
	Puzzling Questions	**76.46**	
		4,682.67	*3,519.94*
7	**Youth work**		
	Youth Worker	**-**	*115.06*
	Church Children's Workers	**2,425.99**	*1,872.64*
	Transfers from restricted reserve	**-**	-
	Junior Church Expenses	**332.55**	*97.78*
	Youth worker expenses	**36.10**	-
		2,794.64	*2,085.48*
8	**Cleaning**		
	Contract cleaning	**4,515.31**	*4,858.15*
	Cleaners	**1,484.70**	*1,559.87*
	Equipment	**-**	*17.25*
		6,000.01	*6,435.27*
9	**Charitable donations**		
	Donations to charitable causes	**3,730.00**	*5,362.21*
	Donations received	**(3,140.39)**	*(4,599.85)*
		589.61	*762.36*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

		This year	*Last year*
		£	*£*
10	**Property utility costs**		
	Water - whole site	**756.83**	*156.07*
	Electricity - Church	**390.00**	*316.00*
	Electricity - Community Rooms	**2,910.87**	*1,060.00*
	Electricity - Vibe	**1,027.10**	*736.00*
	Gas - Church & Vibe	**1,186.17**	*1,413.03*
	Gas - Community Rooms	**747.56**	*691.35*
		7,018.53	*4,372.45*
11	**Other property costs**		
	General Maintenance	**699.03**	*882.80*
	Consumables	**683.60**	*930.11*
	Waste management	**419.10**	*658.20*
	Garden of Rest	**3,045.99**	-
	Insurance	**6,025.87**	*5,112.91*
	Alarms & Security	**414.00**	*871.20*
	Heating & Plumbing	**1,091.73**	*328.99*
	Organ & piano maintenance	**385.87**	*294.68*
	Building Maintenance	**1,203.33**	*1,056.00*
	Vibe Maintenance	**2,831.20**	-
	Others	**1,806.26**	*1,110.85*
		18,605.98	*11,245.74*
12	**Administration**		
	Photocopier and stationery costs	**391.93**	*199.85*
	Officers' expenses	**(224.54)**	*66.84*
	Site administration	**10,772.25**	*9,342.96*
		10,939.64	*9,609.65*
13	**Cash and deposits**		
	Current account	5,413.10	10,131.14
	Deposit account	82,741.94	47,251.08
	Cash in hand	800.52	53.47
		88,955.56	*57,435.69*

14 Investment assets

COIF Ethical Investment Fund
The Church holds 50,806.84 units in the above fund (2021 50806.84). These units are shown at cost. Their market value at 31 December 2023 was £152,929 (2022 £139,043).

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

15 Funds

The net assets of the church are represented by the balances on the following funds:

	Last Year	Receipts	Payments	Transfers	**This year**
Restricted Funds (Note A)					
Phase II Capital Fund	*(47,429.87)*	52,636.80	(22,311.15)	17,104.22	**-**
Organ Fund	*7,495.60*	-	-	-	**7,495.60**
Youth Work	*3,544.62*	920.00	(2,200.00)	-	**2,264.62**
Church Retreats	*27.46*	5,913.60	(5,913.60)	-	**27.46**
Welfare Fund	*8,092.01*	5,894.88	(7,769.35)	-	**6,217.54**
Music Group	*679.35*	-	-	-	**679.35**
Peace & Hope Trust	*626.86*	-	-	-	**626.86**
DAYS	*108.07*	-	-	-	**108.07**
CommuniTEA	*577.31*	1,326.05	(1,046.46)	-	**856.90**
DYVS/Fusion Café	*231.03*	-	(231.03)	-	**(0.00)**
TAB Tots	*3,213.00*	-	(3,213.00)	-	**-**
Warm Spaces	*1,418.72*	41.40	(1,460.12)	-	**0.00**
Food Hub Lottery Fund	-	9,983.00	(210.00)	-	**9,773.00**
Community Food Hub	-	8,211.44	(5,288.89)	-	**2,922.55**
	(21,415.84)	*84,927.17*	*(49,643.60)*	*17,104.22*	**30,971.95**
Designated Funds (unrestricted, Note A)					
Flower Fund	-	-	-	-	**-**
Knitting Group	-	-	-	-	**-**
Family Café Charities	*330.00*	-	(200.00)	-	**130.00**
Building Repair Fund	*12,995.60*	-	-	-	**12,995.60**
ECO Fund	*1,998.66*	561.16	-	-	**2,559.82**
In Memoriam	-	3,707.45	(500.00)	-	**3,207.45**
	15,324.26	*4,268.61*	*(700.00)*	-	**18,892.87**
Unrestricted Reserves					
Donation to 3C Church			(750.00)		
AV Equipment			(2,629.20)		
Write off Phase II Capital Fund				(17,104.22)	
General Fund 2023 Deficit				(3,953.11)	
General Fund	*63,527.27*	-	*(3,379.20)*	*(21,057.33)*	***39,090.74***
Total Unrestricted Reserves	*78,851.53*	4,268.61	(4,079.20)	(21,057.33)	**57,983.61**
Capital endowment					
Cater Fund (cost)	*112,252.63*	-	-	-	**112,252.63**
Total reserves, funds & capital endowment	*169,688.32*	*89,195.78*	*(53,722.80)*	*(3,953.11)*	**201,208.19**

Note A

The Elders decided that the Phase II Capital and Welfare Funds are both restricted.
Consequently they appear under Restricted in 2023 rather than under Designated, as they did in 2022

INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF DURSLEY TABERNACLE UNITED REFORMED CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023 (CHARITY NUMBER 1181354)

Responsibilities and basis of report
I report to the Elders on my examination of the accounts of Dursley Tabernacle United Reformed Church for the year ended 31 December 2023.

As the charity trustees of the church, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the church's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5(b)) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records, or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts should give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Clive Malcolm

21st April 2024

Clive Malcolm
Independent Examiner

Broc Hill,
Theescombe
Amberley
GL5 5AZ

DURSLEY TABERNACLE UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1181354

Accounts

Dursley Tabernacle United Reformed Church

Registered Charity Number 1181354
Annual Report for 2022

Report to the Annual General Meeting 26th March 2023

Contents

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2 Church Secretary

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6 Tab Too & Youth

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8 Treasurer's Report

1. Ministers Report

In the autumn of 2021, I went to a conference run by the Leading Your Church into Growth movement. An ecumenical organisation that is broad in its outlook and reach, they encourage churches to consider a strategy for growth. The movements' prayer is as follows:
God of Mission
Who alone brings growth to your Church,
Send your holy Spirit to give
Vision to our planning,
Wisdom to our actions,
Joy to our worship
And power to our witness.
Help our church to grow in numbers,
In spiritual commitment to you
And in service to our local community
Through Jesus Christ our Lord. Amen

As an eldership we spent a day together considering the principles of the Leading Your Church into Growth Movement. Using this resource, we have been trying to guide the Tab onto a path of growth, both in numbers, in spiritual growth and in growth of impact on our community and service.

2022 was a year which the world started to recover from the coronavirus pandemic. All organisations, not just the church, have been affected by people's changing habits and participation. Initially we saw about a third of our members not returning to worship and a tail off in involvement in church activities. By the end of the year there had been a gradual recovery. Notably after two years of not being able to celebrate Easter and Christmas together the Easter Day service was packed and Christmas attendance at the special services was back to nearly the same numbers as before the pandemic.

At Easter we received ten new members with three of them receiving Believers Baptism. An absolutely wonderful and moving day. In all my nearly thirty years of ministry I cannot remember an Easter Day service like it. Even the baptistry/birthing pool didn't leak!

Whilst we have gained some new members we have also lost some dear friends in the last year up to this AGM. Roy Jones, Eunice Davies, Ron Heathman, Kathryn Palmer, Walt Stewart and Peggy Tresise were all dear friends and members in the Tab. We grieve our loss but give thanks for their companionship in Christ.

We are trying to establish the Illuminate Project in reaching out to young people, one of the hardest age groups to reach with the gospel today. This last year saw Lia Mills join us as an intern with the South West Youth Ministries and we have been blessed by her involvement with our young people and our church.

We will continue to have an evangelistic strategy to grow in numbers and help people find faith. But it is not just about numbers. In line with the prayer above, we seek to grow spiritually.
In the last year we did the 9 Beats course which looked at the 9 Beatitudes and the Way of Jesus. This was a practical and formational course designed at changing our mindset and growing in Christlikeness. An Enneagram Workshop was designed to help people grow in self-awareness and

awareness of other people and their personalities, strengths and giftings. A number of our house fellowships continue to be places where people can grow together in their understanding and practice of their faith.

Finally, we have seen growth in our impact on the community. This year has seen the development of our Community Food Hub. A team of about 30 volunteers, co-ordinated by Heidi Horn, has been collecting surplus food and distributing it to those in need and placing it on our newly acquired market stall out on the church drive, for the community to help themselves. The Food Hub now operates most days a week for people to come and get essential supplies to help them in this cost of living crisis. It has been a high profile work that has been much appreciated and used by our local community and shows the church cares.

This work compliments our continuing efforts to support the community like the Family Café, Communitea, Child Contact Centre, Connect At, Open Door, and towards the end of last year the Warm Spaces initiative, where, mainly through the hard work of Emma Irvine and her team, we joined with other community venues and churches in offering a warm space to the community beset by concerns of heating costs as energy prices rose alarmingly as a result of the Ukraine/Russia War that started in the last year.

Our church buildings are adapting to new needs and uses. We give thanks to Carolyn, our site administrator, and the property team for all their diligent work in ensuring safe and well-equipped premises for us to work and worship from. The access to the Upper Hall got underway in 2022 which will open up need community space and possibilities in the future and is an exciting and much anticipated development.

Many years ago, I was challenged by one of our members as to whether if Dursley Tabernacle closed, people in the community would miss us. I'd like to think that the answer is yes, yes , yes. They would miss us!

As part of our work for the kingdom of God, we can only make an impact in our community if we have the numbers and if we have the spiritual growth and commitment necessary for people to give of themselves in Christian service. All three components for growth are linked and as a minister and team of elders we will try and be vigilant in trying to encourage more growth.

My thanks therefore to you all for your partnership in Christ's church. Thank you for your commitment in time, energy, money, and concern. Thank you to those who give of their time in Sunday morning worship whether it is our musicians or people who find themselves on our numerous rotas, to those who help provide a welcome and activity for our children and young people, especially Bobbie and Theresa our children's workers. Thank you to those who participate in our various community projects and outreach activities.

Finally thankyou to the team of elders who support me in the leadership of this church. I would especially like to mention, Dennis who is a calm and faith-full treasurer and we are indebted to him and Terry Larkham for overseeing our finances. Michele is a supportive and dependable church secretary. David Nutbrown Hughes is standing down at this AGM from the eldership and we give thanks for his time of service as Property Elder and the wisdom and foresight, particularly regarding environmental issues, that he has brought to the role.

This year has seen a change in my ministry with the ending of my role as Area Minister for Gloucestershire and the start of my ministry at Rodborough Tabernacle. As I, with God's help, try to bring renewal and growth to that church, as well as oversee a refurbishment and re-purposing of the Quarry Chapel, I have had a number of significant responsibilities to shoulder. I am grateful for people's understanding and patience as I have tried to adapt to new ways of working and getting to know new people and situations.

It helps that my football team are strolling through the Championship to promotion and that I have an amazing wife and a patient Saviour!

May God continue to pour out the Holy Spirit on us and lead us into growth.

Yours in Christ

Simon

2. Secretary's Report

It is always with great interest I read the annual reports from different sections of the church as I receive them.

It shows just how much has happened in the previous twelve months. Fortunately it really does seem we are, at long last, shaking off the shackles of lockdown and breathing new life into the church through all the various groups and activities. Once again we have to thank our Minister, Simon Helme, for guiding us through the turbulent times and hopefully now into calmer waters. He is always open to considering new ideas as well as tending to our various spiritual needs. He really gives his all to our church as well as having the refurbishment of The Quarry and his new tasks as Minister of Rodborough Tabernacle to contend with. On behalf of this church I thank him.

I also feel we should thank Rod Irvine for all his sterling work. From Minute Secretary, Pulpit Supply Secretary, rota organiser, Youth Leader through to AV desk operator and coffee maker as well as often preparing and leading worship himself. Thank you Rod and your family for being at the heart of this church.

Michele Everett
Church Secretary

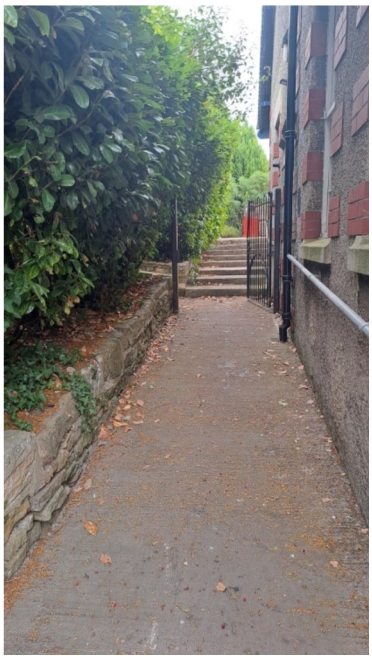
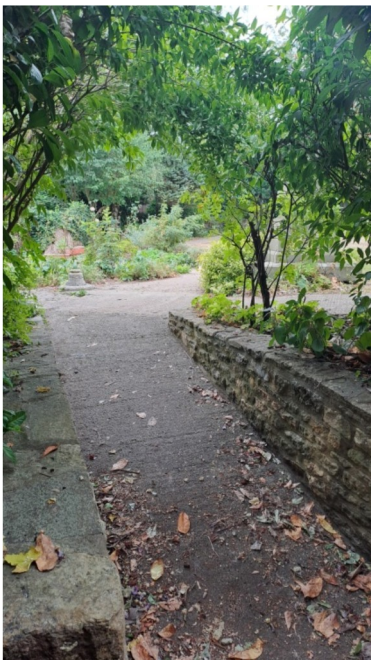
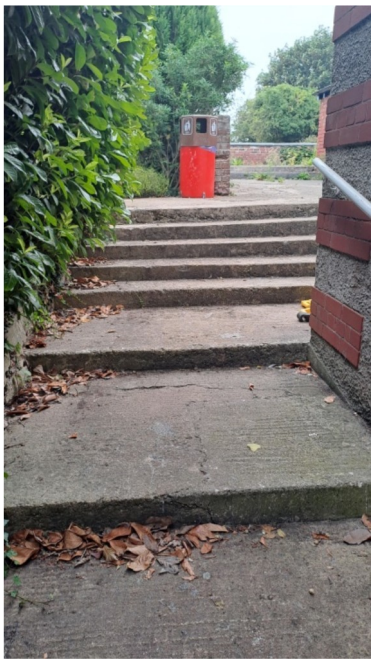
3. Site Administrator Report 2022

2022 has been a busy and constructive year. Confidence in events began to return and conversations were held with a number of organisations to explore ways of using our rooms more.

As the finance report showed our external hire is recovering and assisting in the costs associated with the site.

The big focus of 2022 has been the rear access project. This was long overdue and has been many years in the planning. The pandemic and delays in a significant funding award all contributed to this.

I would like to record here my thanks to Carole Allen and others on the site re-development team who over previous years worked so hard to drive through significant building changes and who laid the ground work for this project. It has been relatively straightforward thanks to all the initial hard work put in to the plans.
I make no apology for a large part of this report being pictures, there is much to celebrate.
Do you remember this?








Now this….







Thanks, has to go to Stevenson's for their execution and management of the project on the ground along with MDHP who have helped us manage the administration of the project. Also, to David Nutbrown-Hughes (Property Elder), for his oversight and help and the rest of the property team.

A site as big and varied as ours always requires jobs and maintenance and as ever a big thanks to the army of volunteers and our paid contractors who work behind the scenes on site it is hugely appreciated. I will not name them because I am bound to miss someone but a big thankyou to those that Mow, those that garden and clear rubbish and the property team who regularly come to my aid. **We are in need of more people to take these tasks on.**

Much of my role as site administrator has been and continues to be dominated by building projects, maintenance, fixing things, however in the background I am slowly establishing a central filing system, operations manual for each space, and there are lots of background admin tasks and record keeping that has to be done to ensure we our fulfilling our obligations as a public space in a safe way.

Looking Ahead:
2023 will be as busy as ever, there are still areas on site to address, along with larger capital projects to look at such as ongoing planning for the replacement of the church boiler.

How you can help:
Always looking for help with jobs, grass mowers maintenance around site. Tip runs etc.

Anyone got a passion for history, archiving, organising? We have a room full of papers, photographs etc which need putting in some sort of order.

Carolyn Jones
Site Administrator

4. Pastoral Report

I am writing this report because I am proud to be part of a church which loves, cares and supports each other. The last few years have been quite difficult some members and friends of the church have found it difficult to attend, we as Elders have sometimes missed people but we know that someone in the church will know how they are.

Many people get together in house groups, art group, book club, prayer group, Communitee etc and support each other in these groups. We know that many of these groups have lost very special people and have found great comfort to be able to come together and pray and support each other in the group.

We as Elders come together to pray for people in the church as well as others who are connected. Please bring to our attention anyone who needs prayer, a visit or a chat. Anyone who needs practical support or help with visits etc. We deliver gifts, to people, who are unwell, or celebrating or just because you are you and special, thank you.

We all miss our great prayer warrior Peggy, we know she prayed for and with many people, if you would like to be part of a group that prays for others please let us know. Its such a privilege to be able to bring everything to God in prayer,

We would all like to thank Simon for his love, support and prayers at the centre of our church and community.

Martine Carter
Elder

5. Tab Community Food Hub and Food, Gift Delivery Team



2022 was another exciting year for the food team. We grew in number from a team of 21 volunteers by the end of 2021, to 30 by the end of 2022, in addition to the many people involved in the Christmas Eve deliveries. Our volunteers remain a wonderful mix of people from within our Church, and those from our local community. Not everyone is a Christian, but they are all enthusiastic, willing and capable. Some are new, some have been with us from the start. And some have come to us, after being on the receiving end of the deliveries, and seeing the value in the scheme, first hand.

In June, we collected and started using our amazing Food Cart, which swiftly gained the attention and imagination of the people of Dursley - This was just one example of God working in wonderful, inspiring and truly exciting ways; we went very swiftly from a chat in the pub about how great it would be to have a market stall type display, to being sent photos of suitable carts, by an enthusiastic friend, to trying to find the money to buy one, to being donated one by a business in Birmingham, who thought “it sounds like a great cause”, to it being collected and delivered and in daily use. This was all in the space of a few weeks! And soon after that, the local community were donating their garden produce via the cart and BBC Gloucestershire were visiting to make a video, which promoted the cart even further, and this in turn has led to many conversations about who we are, how it all started and why we do what we do - what a great opportunity!

We launched the Dursley Tab Community Food Hub in November, which swiftly developed from being open one session per week, to four days per week, with the number of visitors steadily increasing. This has been simultaneously sad to see, because of the obvious growth in need, and exciting, because we are being given an amazing opportunity to meet, get to know and serve people, who really appreciate what is being offered. There is a weekly panic about whether we have enough food available for our visitors. But more and more, we are learning to trust that God will provide, the food always seems to turn up. **Please pray that this will continue to be the case!**

To share a few statistics:
We delivered **1291** bags of food to **80** families. These are families facing financial hardship due to a variety of reasons, who have been referred to us via local schools or who have been made known to us via other means.

We delivered **307** small gifts to individuals in an attempt to brighten up their day, celebrate with them or as a sign they are in our thoughts and prayers.

Our food hub sessions grew from a group of people waiting around the cart for any leftovers after deliveries, to between 15 and 35 people per week coming in to choose their own food, and sometimes stopping for a hot drink and a chat.

We shared well over 4000 eggs with the local community via the food cart!

As always, it has been an absolute pleasure to be part of such an amazing team, so a huge thanks to everyone involved. If anyone else wants to join the team, they will be made very welcome. We need people to run the hub, chat to people, serve visitors, make cups of tea, collect food from supermarkets, source more donations and PRAY for all of these activities!

Heidi Horn
Tab Food Hub Co-ordinator

6. Tab Youth

2022 started with Vix Thomas our Tab Youth leader leaving the area and the Tab. We spent time as youth leaders considering what the youth provision at The Tab could look like. After much discussion, it was decided that we would explore the possibilities of having an intern in partnership with The Door.

In October 2022, Lia Mills joined the team as a an intern with South West Youth Ministries (SWYM). She has had a really positive impact on the young people and the youth work at the Tab, alongside her work with the church outreach with Tab Family Café and Warm Space.

The young people enjoy a relaxed approach to provision on a Sunday morning – with games of pool and discussions over hot drinks. Part of the morning also involves a themed 'God Slot' activity, discussion and prayer. Themes over the year included a front to back view of the stories in the bible, how to read and navigate through the bible and prayer techniques. Recently The Roots materials has been used to help guide our weekly sessions. We are thankful that the youth leadership team has grown; we welcome Jenny Snape and Will Barrett to the team.

The youngsters have enjoyed being part of Fusion Café, run by Illuminate, a branch of The Door. They have taken part in youth worship in Weston Super mare and Cheltenham, and are looking forward to a Into the Wild camp in May.

Rod & Emma Irvine

Dursley Tabtoo

Another positive year in TabToo where we have fun while thinking about God and his love for us and exploring what that means for our lives. We have enjoyed so much including making pancakes, salt dough creations, gardening, and a trip to the Bank Café.

Three of the children said goodbye to us and moved on to TabYouth. We were sad to see them go but know they will flourish there.

The children have increasingly contributed to Sunday morning services including an amazing dance at the Christmas Nativity and fine acting performances.

I made the decision to stand down as the TabToo leader in February 2023 and have handed over to the talented Theresa Barrett who brings fresh ideas and energy.

A big thanks to all the TabToo team; Aimee, Jo, Hannah, Debbie, Martine, Andy and Theresa – you are an amazing team.

Bobbie Spears

7. Safeguarding

Martine Carter and I continue to act as Safeguarding co-ordinators for the Tab. Our aim is to make the Tab and all the activities associated with the Tab safe for everyone, especially children and vulnerable adults.

We attend Safeguarding forums run by the West Midlands Synod to learn about any new developments in Safeguarding and to share ideas with other Safeguarding co-ordinators. We remain in regular contact with the Synod Safeguarding team to discuss assorted matters.

We have been working with various groups in the church to implement Safe Recruitment and this remains a work in progress.

Special thanks to Carolyn for her efficient administrative skills and to Liz Swanick for her significant contribution to the Safe Recruitment process.

In the year ahead we will promote opportunities for training as they arrive from the Synod. Safeguarding is everyone's responsibility and if you have any concerns please do speak to Martine or me.

Bobbie Spears

8. Dursley Tabernacle URC Finance Report 2022

Charity Registration Number 1181354

Charity's Registered Address:
3 Parsonage Street, Dursley, Gloucestershire GL11 4BW

1 Explanatory Introduction

This is the annual finance report for Dursley Tabernacle URC for the financial year running from 1st January 2022 to 31st December 2022.

This report has been prepared in accordance with the Charity Commission's Receipts and Payments Accounts Pack (CC16). Our accounts are administered on a "Receipts and Payments" basis and the analysis of income and expenditure reflects the classification of our activities, together with the costs relating to administration. The Church does not sell goods or services for commercial profit, but does generate income from personal offerings and donations, hiring rooms, fundraising, investments, the Family Café and other events to help defray its expenses.

The various types of funds are analysed in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008, but re-valuation of the Church and other properties are not included, being inalienable and historic property.

The monetary values in this summary section are presented to the nearest pound. A full Statement of Financial Activities is given in Appendix A which, along with its notes, presents the income and expenditure for both the General Account and the Reserves, Designated and Restricted Funds. The Independent Examiners Report is provided in Appendix B.

2 General Account

The General Account is that part of our financial activity concerned with the normal day to day running of our church. It includes all the things we do to keep running and does not include activities associated with special projects such as property development, church retreats or special funds for particular purposes.

The General Account total operating receipts for the year was £105,825, which is significantly more than last year's total of £84,645. Although, this does include an exceptional contribution of £11,129 from delayed invoices for operating the Vibe, the trend has nevertheless been one towards recovery to pre-pandemic levels.

The General Account total operating expenditure for the year was £94,355, up 17% from last year's total of £80,683.

The operating surplus for the year was therefore £11,470. This will be transferred into the General Reserves.

3 Reserves and Restricted Funds

"Reserves" refers to that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition includes "Designated Funds", which have been set aside for a particular purpose, but which may be re-allocated to Unrestricted Reserves if required. However, it excludes "Restricted Funds", which may only be spent on the specified purpose for which the money was received.

This definition also excludes the Cater Fund which is now categorised as a "Capital Endowment" since it is not freely available to spend at all and, under the terms of the trust deed, can only be

used to provide an income for “the maintenance of Dursley Tabernacle Church building and for Christian Worship therein”. This is invested in the COIF Charities Ethical Investment Fund - Income Units which this year returned an income of £4,376.

3.1 Reserves policy

A reserves policy has been drawn up and approved by the Trustees (Elders). This is a summary of that policy. We are required to hold reserves for the following reasons:

1. To enable the church to continue its normal activities in accordance with its charitable aims in the event of adverse financial circumstances. For example, when faced with significant unforeseen expenditure or significant loss of expected income.
2. To prevent cash flow problems by enabling us to maintain our current account at the required level to meet our financial commitments. This is particularly important when large projects are being undertaken and invoices need to be paid before all grants and donations have been received.
3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

Restricted Funds: These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

Designated Funds: Reserves allocated for specific purposes are in addition to the Unrestricted Funds and shall be held at a level suitable for each specific project. Although there is no upper limit to the total value of such funds, the purpose of each fund needs to be justified and be in accordance with the charitable aims of the church. Designated funds are allocated or re-allocated as decided by the Trustees (Elders) and ratified by the Church Meeting.

Unrestricted Funds (General Reserves): The Church will aim to hold Unrestricted Funds at a level equivalent to between one third and two thirds of normal annual operating expenditure (4 to 8 months), as determined from the latest published financial accounts. The level of General Reserves at the end of 2022 is £52,057, which is 55% of our 2022 operating expenditure and therefore within this range.

The following table lists every fund held by the church at the end of 2022 together with its purpose. The balance in each fund can be seen on the notes to the accounts in Appendix A.

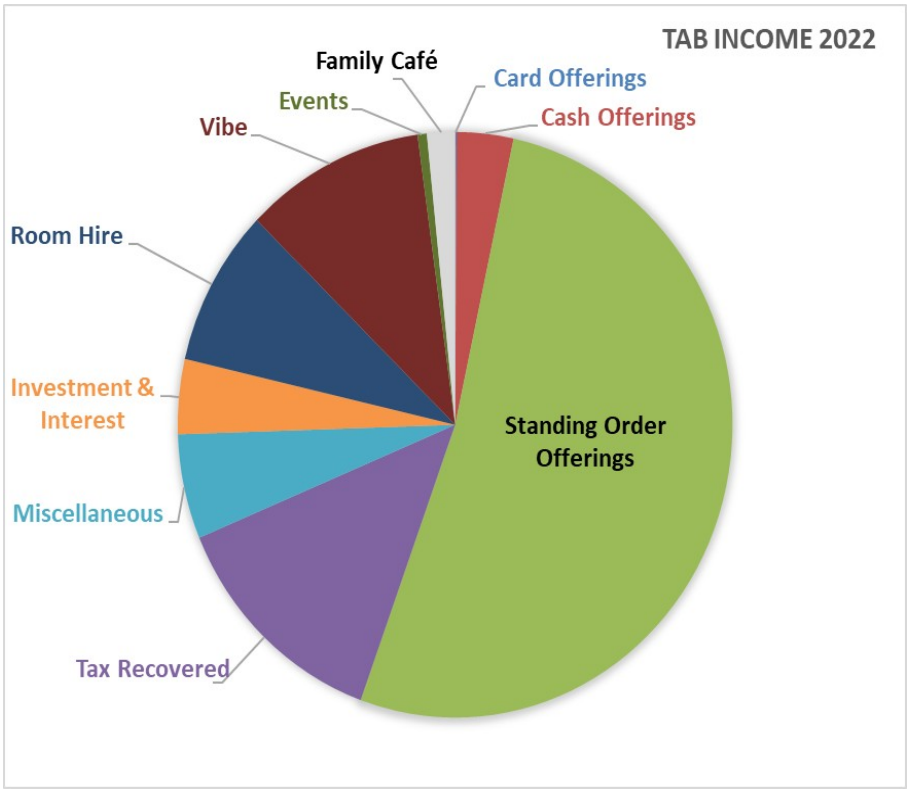
Fund	Purpose of Fund
Restricted Funds	
Organ Fund	In memoriam donations received for the church organ
Youth Work	Funds allocated for youth work. Mainly spent on employing a Youth Worker. All donations were specifically for youth work.
Retreats etc.	Money received to pay for church retreats/weekends away
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
DAYS	Funds held on behalf of Dursley Area Youth Sinfonia. This is an orchestra which plays and practices at our church. They exercise control over the management of these funds.
CommuniTEA	A joint churches initiative in partnership with local GP surgeries to offer a social gathering for the elderly and vulnerable in our community, especially those with dementia and their carers.
Fusion Café	Funds held on behalf of Dursley Youth Volunteering Scheme. A project to assist young people in Dursley with community volunteering tasks.
TAB Tots	A parent and toddler group run in conjunction with the Community Organisation GL11 to offer a support service to young families.
Warm Spaces	To provide a warm community space during times of financial hardship and high energy costs.

Fund	Purpose of Fund
Designated Funds	
Building Fund (Phase2 Capital)	Funds allocated to the development of the old Parsonage and the Church Upper Hall and Kitchen
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.
Building Repair Fund	A fund originally established to "index-link" the Cater Trust. Now allocated to emergency building repairs.
ECO Fund	Established for the purposes of implementing our eco-church policy.
Welfare	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
In Memoriam	Money received by legacies or donations in memoriam, to be used at the discretion of Elders.
Unrestricted Reserves	
General Reserves	Funds held to support the general operation of the church.
Capital Endowment	
Cater Trust	This is a restricted endowment to be invested to provide income. It has been invested ethically with COIF. The trustees are the Minister, Secretary and Treasurer.

It is noted that the Building Fund (Phase 2 Capital) finished the year with a large negative balance. This was anticipated, since significant income in support of this project was not expected to be received until near the end of the work in early 2023. Expected receipts include £35k funding from Stroud District Council (S106) and ~£17k from West Midlands Synod. Nevertheless, a shortfall for the project is predicted, but this can be easily met from the General Reserves.

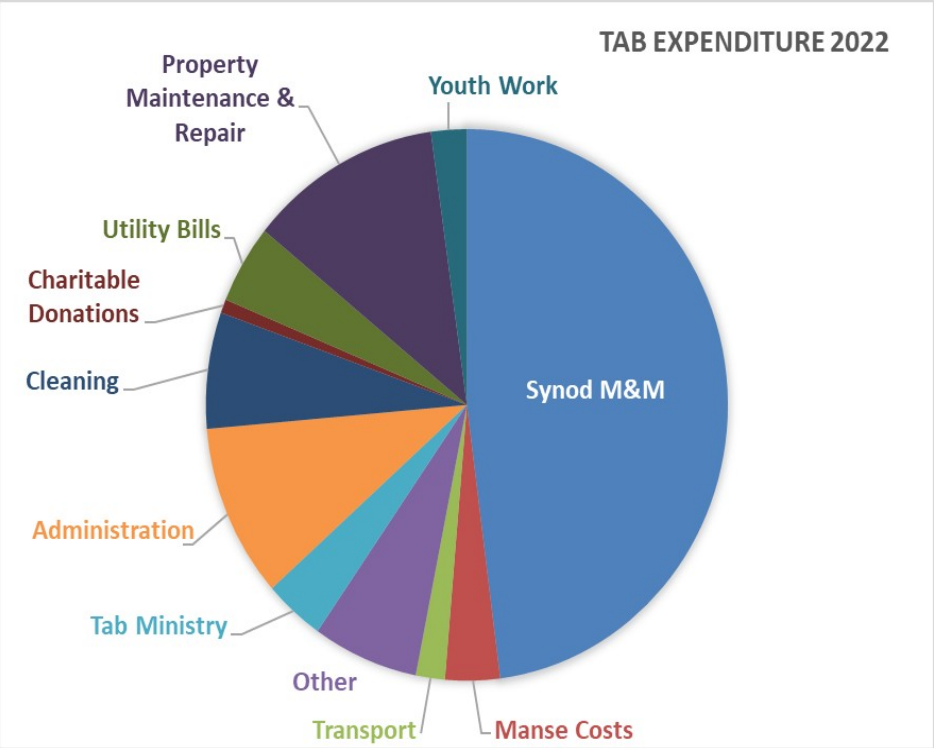
4 Analysis and Comments

2022 was a year of return to "normal", whatever that ever was. Income streams associated with social activities (Café and Room hire) have recovered well since the pandemic. However, the relatively few social events held is reflected in the small level of income received (but remember, such event are not primarily about generating income). The relative contributions from all income streams are shown in the pie chart below.



In addition to standing orders and cash donations, this year has seen the introduction of card payments, both for purchases and donations. Although making only a small contribution, this is expected to grow as more people become “cashless”. At the same tame the traditional envelope scheme has now ended.

Our Synod M&M contribution was £48,456 in 2022 (up 5% on 2021). With increases in other Pastorate costs, such as Council Tax and extra Manse maintenance, the Pastorate expenditure has increased by 11% compared with 2021. Furthermore, administration, property and utility costs have all risen this year as inflation has started to bite. The pie chart below shows our expenditure for each cost area as a proportion of the total.



We nevertheless finished with a healthy surplus, even taking into account the delayed Vibe invoicing, so we have not had to draw on our reserves to balance the books. This healthy financial outcome is thanks to the generous donations from our members and friends. I wish to express my sincere gratitude to all our supporters and to the Finance Team – Terry and Theresa for all their hard work in 2022. Finally, I would like to express my thanks to Clive Malcolm for once again undertaking the role of Independent Examiner.

God Bless,

Dennis Allen
Treasurer

DURSLEY TABERNACLE URC
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2022

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	**Total funds**	*Last year*
Receipts into General Fund							
Receipts from investments	1	4,375.52	-	-	-	**4,375.52**	*4,281.96*
Offerings	2	72,693.37	-	-	-	**72,693.37**	*70,118.19*
Lettings and sundry income	3	15,334.43	-	-	-	**15,334.43**	*9,446.90*
Other income	4	13,421.88	-	-	-	**13,421.88**	*798.39*
General Account Total		105,825.20	-	-	-	**105,825.20**	84,645.44
Receipts into Reserve Funds	16 & 17	16,391.22	11,456.57	17,237.24	-	**45,085.03**	*26,325.12*
Total receipts		122,216.42	11,456.57	17,237.24	-	**150,910.23**	*110,970.56*
Payments from General Fund							
Pastorate							
Ministry and Mission	5	56,323.83	-	-	-	**56,323.83**	*50,728.39*
Dursley Tabernacle							
Ministry and Mission	6	3,519.94	-	-	-	**3,519.94**	*4,713.36*
Youth work	7	2,085.48	-	-	-	**2,085.48**	*111.94*
Cleaning	8	6,435.27	-	-	-	**6,435.27**	*3,496.94*
Charitable donations	9	762.36	-	-	-	**762.36**	*1,003.43*
Property utility costs	10	4,372.45	-	-	-	**4,372.45**	*3,921.76*
Other property costs	11	11,245.74	-	-	-	**11,245.74**	*8,501.17*
Administration	12	9,609.65	-	-	-	**9,609.65**	*8,206.02*
General Account Total		94,354.72	-	-	-	**94,354.72**	80,683.01
Payments from Reserve Funds	16 & 17	11,202.00	62,429.26	10,048.81	-	**83,680.07**	*18,447.69*
Total payments		105,556.72	62,429.26	10,048.81	-	**178,034.79**	*99,130.70*
Net of receipts/payments (General Account)		11,470.48	-	-	-	11,470.48	3,962.43
Net of receipts/payments (Reserves)	13	5,189.22	(50,972.69)	7,188.43	-	(38,595.04)	7,877.43
Cash funds last year-end		46,867.57	26,959.09	10,733.59	-	84,560.25	*72,720.39*
Cash funds this year-end		63,527.27	(24,013.60)	17,922.02	-	**57,435.69**	84,560.25

DURSLEY TABERNACLE URC
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2022

	Notes	**General fund (unrestricted)**	**Designated funds (unrestricted)**	**Restricted funds**	**Endowment funds**	**Total funds**	*Last Year*
Cash and deposits	14	63,527.27	(24,013.60)	17,922.02	-	**57,435.69**	*84,560.25*
Other monetary assets		-	-	-	-	**-**	
Investment Assets							
COIF Ethical investment Fund Units, at cost	15	-	-	-	112,252.63	**112,252.63**	*112,252.63*
Assets retained for own use		-	-	-	-	**-**	
Creditors		-	-	-	-	**-**	
Total net assets		63,527.27	(24,013.60)	17,922.02	112,252.63	**169,688.32**	*196,812.88*

Signed on behalf of all trustees by

Dr Dennis Allen
Treasurer



Date 13/3/2023

Rev Simon Helme
Minister



Date 13/3/2023

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

		This year	*Last year*
RECEIPTS		**£**	*£*
1	**Receipts from investments**		
	Distributions from COIF Ethical Fund Units	**4,338.92**	*4,277.93*
	Deposit account interest	**36.60**	*4.03*
		4,375.52	*4,281.96*
2	**Offerings**		
	Offerings (collection box & card reader)	**3,584.59**	*3,590.33*
	Standing orders and cheques	**55,182.42**	*54,868.92*
	Tax recovered	**13,926.36**	*11,658.94*
		72,693.37	*70,118.19*
3	**Lettings and sundry income**		
	Church fees	**270.00**	*305.00*
	Miscellaneous income	**5,854.68**	*5,980.79*
	Room hire	**9,209.75**	*3,161.11*
		15,334.43	*9,446.90*
4	**Other income**		
	Town Council (Vibe)	**11,129.34**	*(276.00)*
	Family Café surplus	**1,724.00**	*245.10*
	Social events	**568.54**	*829.29*
		13,421.88	*798.39*
PAYMENTS			
5	**Pastorate ministry and mission**		
	Dursley Group M & M	**48,456.00**	*46,152.00*
	Transport	**1,698.80**	*1,813.50*
	Manse Council Tax	**2,640.77**	*2,561.61*
	Manse water rates	**543.49**	*555.50*
	Telephone/Internet	**814.38**	*808.94*
	Postage & stationery	**121.29**	*153.25*
	Books & materials	**329.91**	*356.71*
	Manse maintenance	**4,342.91**	*311.25*
	Minister's Office expenses	**580.26**	*366.81*
	Quarry contribution	**(329.47)**	*(214.56)*
	Rodborough Contribution	**(1,291.48)**	-
	Synod contribution to Area Ministry expenses (Note 5)	**(1,583.03)**	*(2,136.62)*
		56,323.83	*50,728.39*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

		This year	*Last year*
		£	*£*
6	**Dursley Tabernacle ministry and mission**		
	Organist (including organ music)	**1,236.00**	*1,280.29*
	Churches Together	**40.00**	*15.00*
	IT	**60.00**	*504.65*
	Happiness Lab	**-**	*179.70*
	Catering (tea & coffee)	**160.35**	*433.32*
	Ministry costs	**636.62**	*231.75*
	Elders away days	**-**	*65.07*
	Alpha	**176.52**	*28.00*
	CCLI licence	**706.17**	*736.58*
	Pulpit supply	**100.00**	*59.00*
	Gifts	**237.28**	*109.00*
	Training	**-**	*902.00*
	Safguarding	**167.00**	*169.00*
		3,519.94	*4,713.36*
7	**Youth work**		
	Youth Worker	**115.06**	*2,494.01*
	Church Children's Workers	**1,872.64**	*1,564.08*
	Transfers from restricted reserve	**-**	*(4,116.12)*
	Junior Church Expenses	**97.78**	*77.34*
	Youth worker expenses	**-**	*92.63*
		2,085.48	*111.94*
8	**Cleaning**		
	Contract cleaning	**4,858.15**	*2,273.70*
	Cleaners	**1,559.87**	*1,223.24*
	Equipment	**17.25**	*-*
		6,435.27	*3,496.94*
9	**Charitable donations**		
	Donations to charitable causes	**5,362.21**	*3,535.04*
	Donations received	**(4,599.85)**	*(2,531.61)*
		762.36	*1,003.43*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

		This year	*Last year*
		£	*£*
10	**Property utility costs**		
	Water - Church	**76.22**	*234.15*
	Water - Community Rooms	**79.85**	*63.18*
	Water - Vibe	**-**	*39.59*
	Electricity - Church	**316.00**	*468.00*
	Electricity - Community Rooms	**1,060.00**	*1,356.00*
	Electricity - Vibe	**736.00**	-
	Gas - Church & Vibe	**1,413.03**	*967.05*
	Gas - Community Rooms	**691.35**	*793.79*
		4,372.45	*3,921.76*
11	**Other property costs**		
	General Maintenance	**882.80**	*146.74*
	Consumables	**930.11**	*226.30*
	Waste management	**658.20**	*282.60*
	Contract maintenance	**-**	-
	Insurance	**5,112.91**	*4,883.36*
	Alarms & Security	**871.20**	*1,110.60*
	Heating & Plumbing	**328.99**	*240.95*
	Organ & piano maintenance	**294.68**	-
	Building Maintenance	**1,056.00**	*1,056.00*
	VAT reclaim	**-**	*(579.45)*
	Others	**1,110.85**	*1,134.07*
		11,245.74	*8,501.17*
12	**Administration**		
	Photocopier and stationery costs	**199.85**	-
	Officers' expenses	**66.84**	*15.84*
	Site administration	**9,342.96**	*8,190.18*
		9,609.65	*8,206.02*
13	**Net of receipts/(payments)**		
	Surplus in General Account	**11,470.48**	*3,962.43*
	Surplus in General Reserves	**5,189.22**	-
		16,659.70	**3,962.43**
14	**Cash and deposits**		
	Current account	10,131.14	9,159.94
	Deposit account	47,251.08	75,214.48
	Cash in hand	53.47	185.83
		57,435.69	*84,560.25*

15 Investment assets

COIF Ethical Investment Fund

The Church holds 50,806.84 units in the above fund (2021 50806.84). These units are shown at cost. Their market value at 31 December 2022 was £139,043 (2021 £158,756).

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

16 Funds

The net assets of the church are represented by the balances on the following funds:

	Last Year	Receipts	Payments	Transfers	**This year**
Restricted Funds					
Organ Fund	*7,495.60*	-	-	-	**7,495.60**
Youth Work	*439.62*	3,375.00	(270.00)	-	**3,544.62**
Chop & Chat	*163.00*	(163.00)	-	-	**-**
Church Retreats	*27.46*	1,478.40	(1,478.40)	-	**27.46**
Music Group	*832.15*	-	(152.80)	-	**679.35**
Peace & Hope Trust	*626.86*	-	-	-	**626.86**
DAYS	*408.07*	-	(300.00)	-	**108.07**
CommuniTEA	*200.00*	1,022.54	(645.23)	-	**577.31**
DYVS/Fusion Café	*540.83*	-	(309.80)	-	**231.03**
TAB Tots	-	9,936.00	(6,723.00)	-	**3,213.00**
Warm Spaces	-	1,588.30	(169.58)	-	**1,418.72**
	10,733.59	17,237.24	(10,048.81)	-	**17,922.02**
Designated Funds (unrestricted)					
Phase II Capital Fund	*1,187.96*	3,286.30	(51,904.13)	-	**(47,429.87)**
Flower Fund	*152.97*	11.30	(164.27)	-	**-**
Knitting Group	*22.31*	-	(22.31)	-	**-**
Family Café Charities	*330.00*	-	-	-	**330.00**
Building Repair Fund	*12,995.60*	-	-	-	**12,995.60**
ECO Fund	*1,386.96*	611.70	-	-	**1,998.66**
Welfare Fund	*9,088.29*	9,342.27	(10,338.55)	-	**8,092.01**
In Memoriam	*1,795.00*	(1,795.00)	-	-	**-**
	26,959.09	*11,456.57*	*(62,429.26)*	-	**(24,013.60)**
Unrestricted Reserves					
General Fund (see Note 17)	*46,867.57*	*16,391.22*	*(11,202.00)*	-	***52,056.79***
Total Unrestricted Reserves	*73,826.66*	27,847.79	(73,631.26)	-	**28,043.19**
Capital endowment					
Cater Fund (cost)	*112,252.63*	-	-	-	**112,252.63**
Total reserves, funds & capital endowment	*196,812.88*	*45,085.03*	*(83,680.07)*	-	**158,217.84**

17 General Reserves Transactions

Loss of income insurance claim	16,391
Return of 2020 Subsidy to WM Synod	(11,202)

APPENDIX B

INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF DURSLEY TABERNACLE UNITED REFORMED CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CHARITY NUMBER 1181354)

Responsibilities and basis of report
I report to the Elders on my examination of the accounts of Dursley Tabernacle United Reformed Church for the year ended 31 December 2022.

As the charity trustees of the church, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the church's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5(b)) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records, or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts should give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Clive Malcolm

Clive Malcolm
Independent Examiner

9 March 2023

Broc Hill,
Theescombe
Amberley
GL5 5AZ

DURSLEY TABERNACLE UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1181354

Accounts

Dursley Tabernacle United Reformed Church

Annual Report for 2021

Registered Charity Number 1181354

3 Parsonage Street, Dursley, Gloucestershire GL11 4BW

Report to the Annual General Meeting 20th March 2022

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1 Minister's Report

Each year, at this time, I settle down to write the ministers report for the AGM. It usually provides an opportunity to reflect and celebrate all that has happened over the year. As 2021 was another year of pandemic, another year in which life had been interrupted and life patterns changed, it's been tempting to dwell on all that has not happened as usual and the consequential negative impact on our life as a church.

Yet this is also a time, after winter, when new signs of hope and colour start to emerge from bulbs long forgotten that having been lying in what appears to be inhospitable dark, lifeless soil. As we look forward into 2022, let us look for all the positive signs of hope and colour that have emerged even through the challenges of the past year.

You will recall we started the year with another lockdown, returning to worship online. Many people contributed to the worship and some wonderful personal stories and testimonies were shared. Thanks go to all the technical team and musicians who made it happen. Once again, we weren't able to celebrate Easter in person, yet a different highlight was provided when two of our families made the lone trek up to Cam Peak with the churches' cross, getting their picture in some of the national newspapers. It was great to resume in-person services in May even if we were behind masks and remained socially distant. Although the omicron wave struck in late autumn which meant our Christmas services were hit by people not wishing to risk getting infected and sabotaging their family gatherings, we were still able to celebrate the hope Jesus brings through powerful stories of testimonies at the Carol service and fun and laughter at the children's nativity service.

A lot of our communal life had, inevitably, to be stripped back. Despite the difficulties of planning activities as restrictions fluctuated, we have held together and kept going. Let us celebrate this minor miracle! My experiences as an area minister have made me very aware that this has not been the case for all church communities.

Some events have continued to offer hope. For example, the Family Café opened its doors in early autumn and has had a gradual uptake. We held a Happiness Lab in the autumn too (this is a pre-evangelism initiative which encourages the first early stages of people beginning to think about faith) and a reasonable number came together to enjoy the novelty of social interaction and considered the topic of how to be happy. We have offered children and youth activities on Sundays, thanks to the valiant work of Bobbie Spears and Vix Thomas and their teams. Vix would later leave her role as our youth worker to move nearer to her family and we want to give thanks for her passion for our young people and her work with them. In the summer we joined with other churches again to offer pop up creative cafes. Heidi Horn and Vix Thomas put together a youth volunteer scheme in the summer which helped young people socialise and make a contribution to our community. My year convening the Churches Together in Cam and Dursley allowed me to start the Illuminate initiative to start a new outreach to young people in our schools and community. It was partly in response to the tragic local stabbing and death of 17 year old Josh Hall and the toxic youth culture our young people are being influenced by. I pray the Illuminate Project may continue and grow in this new year.

A huge source of fresh hope and vision has come in through the surplus food ministry, whereby we pick up surplus food and flowers from local supermarkets and the redistribute it to families in need

(as well as church members who we know could do with a little encouragement). In an average week we are delivering to about forty homes and our team has grown in number and dedication. Church members have also been generous in supporting our Covid Fund. Since we started it in 2020, we have had over £15K donated to it and over £6k given out as financial gifts to those in need. A real light in the darkness.

As with all years, we have lost much loved church members: Val Smith, Enid Fullard, Brian Lammings, John Palmer and Matt Welsh. Recognising that some funerals had to take place under covid restrictions, we remembered all those who died during the pandemic with a special Service of Thanksgiving and Reflection on September 12th. May God continue to comfort all those who continue to grieve. Vic and Gill Watts also moved to be near family in Leicestershire, thus ending Vic's 80-year association with the Tab. We thanked them both for their devoted service to the church.

It was great that weddings were able to resume this year and we celebrated three, including the first wedding in living memory to take place within our Sunday morning worship, when Liz and Gray got married. A wonderful celebration!

At last year's AGM three Elders retired, Gareth Jenkins, Kathryn Palmer and Gray Strutt. Later Steve Hubbard resigned as an elder to devote his time to helping GL11 in their community response to the mental health crisis. We thank God for the service of all these people to our church.

I am so grateful for the support of the small Elders team who have helped to carry the church through this challenging period. Dennis has worked hard in trying to get insurers to pay out to cover our lost income. Michele has been dependable as our church secretary. Martine has been vigilant in pastoral care. Rod, Liz, Emma, and Gemma have ensured worship continued, even in my absence. David has overseen the property. Andy has been involved in the tech and also supporting Bobbie in the children's work. Clare has been strategic in her thinking and time, having started her training for ministry (as has Steph Atkins who we continue to hold in prayer). Carolyn Jones has worked hard as our church administrator responding to changing times and circumstances. Thank you to all those who have contributed to our church in the last year whether through time, effort, finances, and prayer.

Another highlight during the year was when the Elders put aside whole days to talk and pray together and seek God's guidance. For example, we had a day together to consider the Enneagram and our personality differences, how we can grow spiritually and how we work together as a team. We also discussed and prayed together as to how we felt God was leading the church through this pandemic. The Vision 2025 document attached to these reports summarizes where we think the main challenges lie as together, we seek to rebuild the church.

At times it feels it has been a slow, weary, and wary process trying to get through this pandemic. Maybe spring flowers feel that way too. In October I attended the Leading Your Church into Growth conference. It seemed timely when the pandemic has accelerated a lot of trends in society that potentially affect belonging to a church: namely, greater individualisation and reluctance to belong to organisations as well as increased anxiety and isolation. This together with increased secularism leads to the discarding of faith and church. As we attempt to rebuild, we well know we are running counter to the trends in our society.

As a church we are almost starting again post COVID. The conference reminded me that any organization needs positive leaders to bring growth. No one likes to join any organisation that is negative and always looking backwards or grieving for how things used to be. The church has a tendency to nostalgia – how things used to be in the 1950s, 1970s, before Covid (insert your own special era!) We need to accept that things will not go back to where they were before COVID. For any church to grow you need discontent with how things are, a desire for change, a vision for change for the better and the Holy Spirit to be at work.

As the bulbs continue to blossom, let us get to work and pray and begin the task of rebuilding better and for the glory of God and the cause of the gospel of Jesus.

Yours in Christ,

Simon

2 Tab Youth

Over the duration of 2021 Tab Youth had approximately six young people each Sunday morning for a time of shared worship and fellowship. Unfortunately, at the end of the year Vix Thomas our youth worker left for pastures anew. Moving forward into 2022 the young people are continuing to explore the bible in depth as a vehicle to explore their own Christian faith. Since Vix's departure Tab Youth run on a volunteer basis and is being organised in such a way as to provide the young people with continuity. There is currently a pool of five volunteers and more volunteers are welcome. As well as the young people learning from the volunteers there is rarely a Sunday morning in which the volunteers do not learn something from the young people.

Rod Irvine

Tabtoo

Tab Too continues to be a blessing for all who help on Sunday mornings. The children are full of energy, enthusiasm, and joy.
We started 2021 on Zoom which was a new format and enjoyed a variety of activities from drawing on our heads to cooking pancakes.
It was good to move back to meeting in person which we did in May 2021.
The Community Rooms continue to be a lovely space for our meetings and thanks to the hard work and planning for the church administrator Carolyn are now much cleaner and better organised.
Thank you also to all the volunteers and family who contribute to keeping Tab Too running positively and safely.
In the summer 4 children moved on to Tab Youth and we were sad to say goodbye.
We currently have 11 families regularly attending Tab Too. We hope we provide a safe space for the children to explore the Christian faith, connect with God and have fun.
Finally, as the children return to being in church I think this is a good opportunity to consider why the children are in church and how could we enable them to participate and contribute to the church family.

Bobbie Spears – Tab Too co-ordinator

3 Safeguarding

Safeguarding children and vulnerable adults from harm is the responsibility of everyone in the Tab family. Currently we have 2 Safeguarding Co-ordinators who liaise closely with the Safeguarding team at the West Midlands Synod to implement the Safeguarding policies and structures required by both the URC and central government.
Much of our work is to build on the systems and policies already in place at the Tab.
This year we have been focussed on implementing a more robust Safe Recruitment policy for all those in the church family who are involved with children or vulnerable adults. This includes paid workers and volunteers. To this end all new workers, paid or unpaid, must be provided with a job description, complete an application form and Declaration of previous offences, be interviewed, provide 2 referees from outside the church, complete a DBS application and undertake Safeguarding training during their 6-month probation period. This is quite an undertaking, and we are grateful to the church administrator who has agreed to support with the administration round these tasks.
Going forward we are committed to developing an understanding of the importance of Safeguarding for all at the Tab through training and discussion at elder's meetings, Sunday morning meetings, pastoral meetings etc
We are pleased Safeguarding is now a standing item for discussion at the church AGM.

Bobbie Spears and Martine Carter – Safeguarding co-ordinators

4 Property

2021 was the year of can we, can't we ? Risk Assessments, sanitising and masks., along with restricted numbers being allowed to meet for much of the year.

Our site remained in use as much as possible and we continued to be busy in tidying, re organising and maintaining the premises. Significant achievements in 2021 included:
Humane eradication of pigeons from the loft above the community rooms and netting of the stonework – this has led to a huge decrease in droppings on the path and made the entrance to the community rooms much more pleasant.
Repairs were made to coping stones on North East gable of church.
Rainwater and gutter issues on the community rooms and Upper Hall area were addressed.
Installation of In Memoriam bench to Ken Fullard in the Garden of Rest.



No Mow May was observed and we took part in the plant life species count, the information gathered from this informed us that our small patch supports over 5,000 bees and numerous other insects and wildlife. We intend to do this again – it led to some interesting uses of the space. Once the rear access project is complete we will look to review the Garden of Rest in more detail with an emphasis on year round planting and habitat creation.

Clearing excess vegetation from Garden of Rest and rear of church – a regular and necessary job.





We have experienced some nuisance behaviour in the garden of rest – notably more during September/ October, with litter and damage to benches noted, along with ongoing issues with broken glass. We remain in regular contact with the local police and have also requested the support of the youth workers to try and address these issues. Regular monitoring of the Garden takes place and litter continues to be cleared up. All users are advised to take care, look out for broken glass and photograph and report anything untoward to myself or Simon (I have quite a library!).
As ever a big thanks to the army of volunteers who work behind the scenes on site it is hugely appreciated. I will not name them because I am bound to miss someone but a big thankyou to those that Mow, those that garden and clear rubbish and the property team who regularly come to my aid. We are in need of more people to take these tasks on.

Hirers have been slow to return to site; with the majority of activities not confident about meeting until the Autumn of 2021. We have gained new yoga teachers and Wednesday appears to be Yoga day with classes in the morning and evening. Sadly 1st Dursley Brownies has ended their association with the site, following the folding of the branch, which was no longer viable (it has been absorbed by a neighbouring pack).
We also lost foodbank, who started using the Chantry centre during lockdown and found this more suitable to their ongoing needs, more so because they are currently still not operating a drop in service. This has freed up more space in the community rooms and allowed us to have conversations with other groups concerning use.
One hirer is yet to return to site but we remain in contact with them.
Looking Ahead:
Lots coming up this year. Access project, Quinquennial inspection. To name two…
How you can help:
Always looking for help with jobs, grass mowers maintenance around site. Tip runs etc
Anyone got a passion for history, archiving, organising we have a room full of papers, photographs etc which need putting in some sort of order and identifying before we lose the people who can help us.

Carolyn Jones -Site Administrator

5 Surplus Food and Flowers Distribution Team

2021 was an amazing year for our food distribution team. We grew our team of volunteers, so that through the course of the year we had a total of 21 volunteers involved and that's not including all the additional people, who helped with the Christmas Eve deliveries! Some of the volunteers have been on the team throughout the entire year. Others have joined us for a few months in between jobs or whilst off work because of Covid rules at the time.

One of the things that is particularly beautiful about our group of volunteers is that it is a mix of Church members, Christians who aren't a member of any Church and non-Christians, all working together with the same goal. It has opened some amazing opportunities to chat about our faith and also to offer and receive prayer, both amongst our volunteer group and with the people we are taking food and gifts to, and this has been a real blessing to ourselves as well as (we hope) to our community!

At the start of the year, we had 29 families on our list of requests for food help. By the end of the year there were 61 on that list. This is partly because the need for help has grown as the cost of living has gone up. But it is also because we have been making a concerted effort to find out who may benefit from this help, by speaking to the local schools and nurseries and by talking to the community in general. Through the course of the year, we delivered over 1000 bags of food to families.

Some people only need deliveries for a short period, perhaps in the immediate aftermath of a relationship breakdown, death, illness or job loss. Others are needing help for a much longer period. We are very clear in our team that it is not for us to judge who does and doesn't need food. We are given it freely by the supermarkets. It will go to landfill if we don't make use of it. If people ask to receive this food, or request it for someone else, we will do our very best to deliver it to them. We feel that this is a really good way of demonstrating God's love to our community and we feel hugely thankful to be part of this team.

We have also taken gifts of flowers and food to:

2 doctor's surgeries
The vale hospital,
The Hollies
Rednock
4 primary schools, one juniors, one infants, 5 pre-schools, 2 nurseries
Fire station
Police station.

Many of these were greeted with tears as they read the cards expressing the gratitude, recognition of hard work and general love of their community in general and of Dursley Tab in particular....

And on top of the gifts mentioned earlier, we sent our 264 gifts to individuals to cheer them up, remind them they are loved or just to say "Hello" and stay in touch. This is something we hope to continue and it's a wonderful way for the team to meet others in our Church, which we love!

Going forward, please pray that we are taking the food and gifts to the right people and places. Also, please listen to your friends, families and neighbours. If you hear of anyone who may benefit

from a gift of food, flowers, or both, please tell us. We would love as many of you as possible to be involved, whether that's in the form of prayer for the team and the work we do, or by coming to help out with some deliveries every now and then!

Heidi

6 List of Trustees

This is the list of Trustees serving during 2021.

Current Trustees (end of 2021)	
Name	Role
Rev Simon Helme	Minister
Michele Everett	Secretary
Dr Dennis Allen	Treasurer
Julia Martine Carter	
Emma Irvine	
Rod Irvine	
Clare Nutbrown-Hughes	
David Nutbrown-Hughes	
Gemma Shaw	
Andrew Spears	
Elizabeth Swanwick	
Trustees Retiring During 2021	Retiring Date
Kathryn Palmer	21/3/2021
Gray Strutt	21/3/2021
Gareth Jenkins	21/3/2021
Steve Hubbard	6/5/2021

7 Church Governance

A full description of the church governance and management procedures can be found in the document THE UNITED REFORMED CHURCH, CONSTITUTION OF DURSLEY TABERNACLE URC. Section 6 of the Constitution (Honorary Officers, Representatives and Committees) is presented here.

6.1 The Church Meeting shall:

a) consider the candidates nominated by the Elders' Meeting for the office of Church Secretary, and by the charity trustees of the Church's general funds for the office of Treasurer. If the candidate for Church Secretary is not acceptable to the Church Meeting then a fresh nomination is to be sought from the Elders' Meeting.

b) elect a Church Treasurer

c) elect a person or persons to represent the Church on the Synod. These shall normally be members of the Elders' Meeting

d) elect such other honorary officers and representatives to external bodies as it sees fit;

6.2 The Church Meeting and Elders' Meeting may each establish such committees or ministry groups as they see fit, prescribing their method of appointment, terms of reference and frequency of reporting to the parent body. The Church Meeting may determine to which council of the church (itself or the Elders' Meeting) any committee or group established by it is to report.

6.3 Control of a delegated budget, with or without the competence to sign cheques drawn on church funds, may be delegated by the charity trustees of the funds concerned to committees, ministry groups or individual officers.

8 Finance Report 2021

Charity Registration Number 1181354

1 Explanatory Introduction

This is the annual finance report for Dursley Tabernacle URC for the financial year running from 1st January 2021 to 31st December 2021.

Charity's Registered Address:
3 Parsonage Street
Dursley
Gloucestershire
GL11 4BW

This report has been prepared in accordance with the Charity Commission's Receipts and Payments Accounts Pack (CC16). Our accounts are administered on a "Receipts and Payments" basis and the analysis of income and expenditure reflects the classification of our activities, together with the costs relating to administration. The Church does not sell goods or services for commercial profit, but does generate income from personal offerings and donations, hiring rooms, fundraising, investments, the Family Café and other events to help defray its expenses.

The various types of funds are analysed in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008, but re-valuation of the Church and Parsonage are not included, being inalienable and historic property.

The monetary values in this summary section are presented to the nearest pound. A full Statement of Financial Activities is given in Appendix A which, along with its notes, presents the income and expenditure for both the General Account and the Reserves, Designated and Restricted Funds. The Independent Examiners Report is provided in Appendix B.

2 General Account

The General Account is that part of our financial activity concerned with the normal day to day running of our church. It includes all the things we do to keep running and does not include activities associated with special projects such as property development, church retreats or special funds for particular purposes.

The General Account total operating receipts for the year was £84,645, which is almost the same as last year's total of £85,206.

The General Account total operating expenditure for the year was £80,683, up 13% from last year's total of £71,364.

The operating surplus for the year was therefore £3,962. This will be transferred into the General Reserves.

3 Reserves and Restricted Funds

"Reserves" refers to that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition includes "Designated Funds", which have been set aside for a particular purpose, but which may be re-allocated to Unrestricted Reserves if required. However, it excludes "Restricted Funds", which may only be spent on the specified purpose for which the money was received.

This definition also excludes the Cater Fund which is now categorised as a "Capital Endowment" since it is not freely available to spend at all and, under the terms of the trust deed, can only be used to provide an income for "the maintenance of Dursley Tabernacle Church building and for Christian Worship therein". This is invested in the COIF Charities Ethical Investment Fund - Income Units which this year returned an income of £4,278.

3.1 Reserves policy

A reserves policy has been drawn up and approved by the Trustees (Elders). This is a summary of that policy. We are required to hold reserves for the following reasons:

1. To enable the church to continue its normal activities in accordance with its charitable aims in the event of adverse financial circumstances. For example, when faced with significant unforeseen expenditure or significant loss of expected income.
2. To prevent cash flow problems by enabling us to maintain our current account at the required level to meet our financial commitments. This is particularly important when large projects are being undertaken and invoices need to be paid before all grants and donations have been received.
3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

Restricted Funds: These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

Designated Funds: Reserves allocated for specific purposes are in addition to the Unrestricted Funds and shall be held at a level suitable for each specific project. Although there is no upper limit to the total value of such funds, the purpose of each fund needs to be justified and be in accordance with the charitable aims of the church. Designated funds are allocated or re-allocated as decided by the Trustees (Elders) and ratified by the Church Meeting.

Unrestricted Funds (General Reserves): The Church will aim to hold Unrestricted Funds at a level equivalent to between one third and two thirds of normal annual operating expenditure (4 to 8 months), as determined from the latest published financial accounts. The level of General Reserves at the end of 2021 is £42,905, which is 53% of our 2021 operating expenditure.

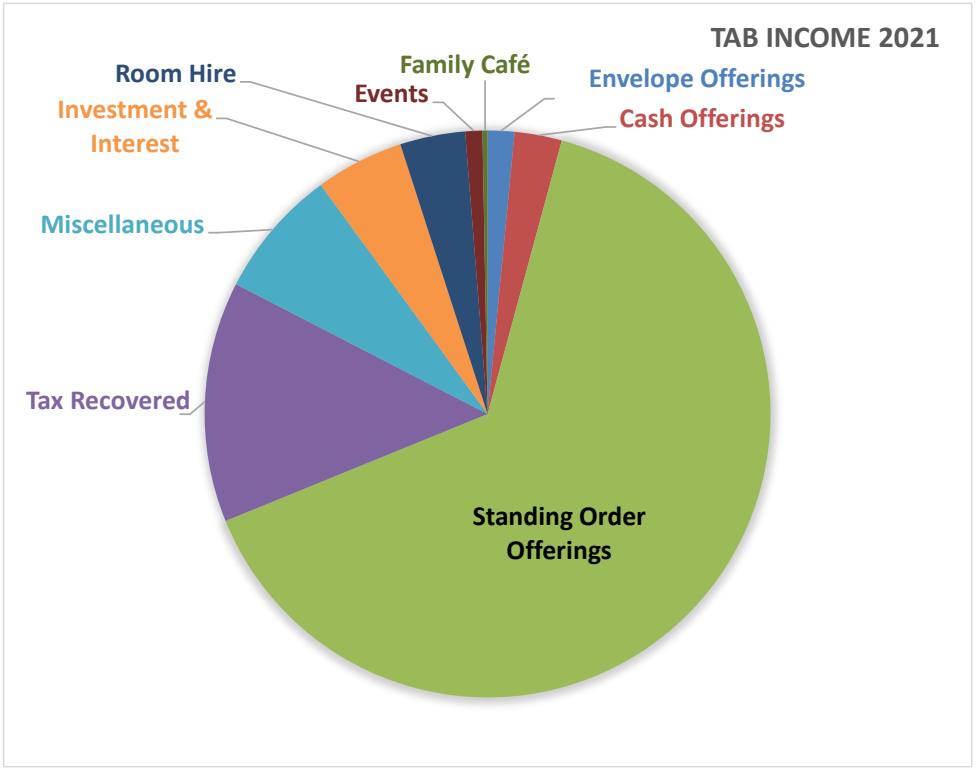
The following table lists every fund held by the church at the end of 2021 together with its purpose. The balance in each fund can be seen on the notes to the accounts in Appendix A.

Fund	Purpose of Fund
Restricted Funds	
Organ Fund	In memoriam donations received for the church organ
Youth Work	Funds allocated for youth work. Mainly spent on employing a Youth Worker. All donations were specifically for youth work.
Chop & Chat	A fund for the operation of the "Chop & Chat" food help programme. Surplus after each quarter is allocated to the Food Bank.
Retreats etc.	Money received to pay for church retreats/weekends away
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
DAYS	Funds held on behalf of Dursley Area Youth Sinfonia. This is an orchestra which plays and practices at our church. They exercise control over the management of these funds.
Memory Café	Social support group for those suffering from memory loss
DYVS	Funds held on behalf of Dursley Youth Volunteering Scheme. A project to assist young people in Dursley with community volunteering tasks.
Designated Funds	
Building Fund (Phase2 Capital)	Funds allocated to the development of the old Parsonage and the Church Upper Hall and Kitchen
Flowers	Donations received for church flowers

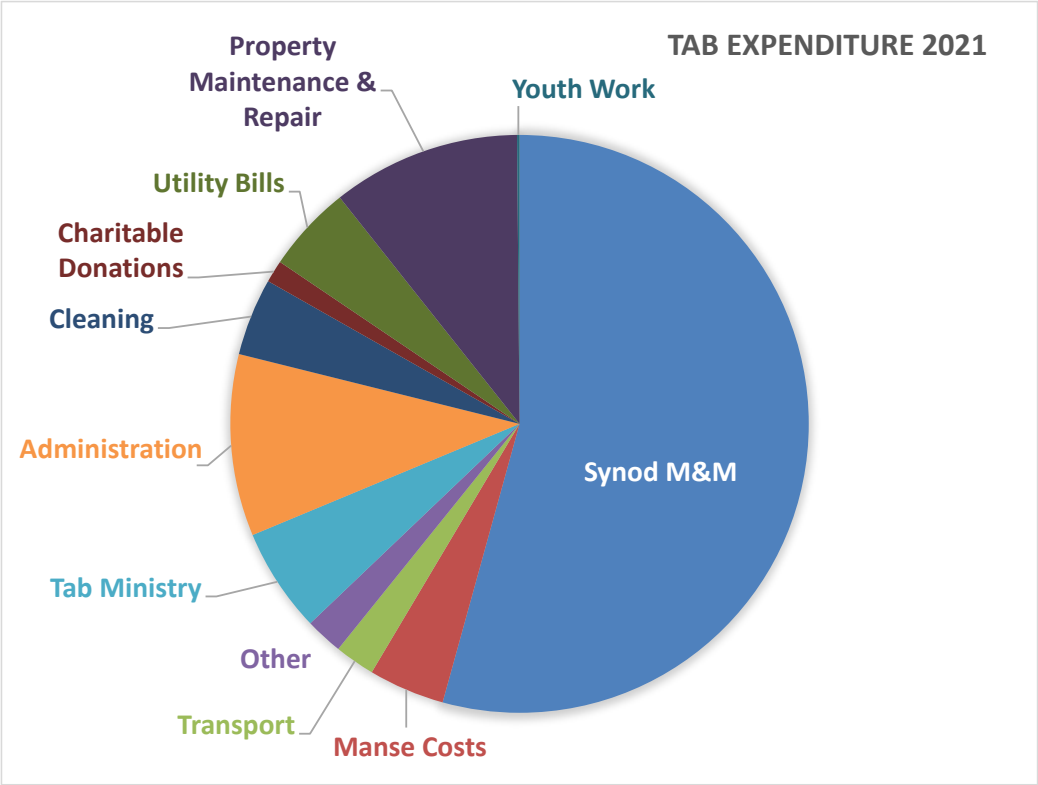
Fund	Purpose of Fund
Knitting Group	A fund set up by the Church Knitting Group for charitable activities. It was established by a grant received for that purpose.
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.
Building Repair Fund	A fund originally established to "index-link" the Cater Trust. Now allocated to emergency building repairs.
ECO Fund	Established for the purposes of implementing our eco-church policy.
Welfare/Covid-19 Relief Fund	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
In Memoriam	Money received by legacies or donations in memoriam, to be used at the discretion of Elders.
Site Administrator	Funds to support our Site Administrator
Unrestricted Reserves	
General Reserves	Funds held to support the general operation of the church.
Capital Endowment	
Cater Trust	This is a restricted endowment to be invested to provide income. It has been invested ethically with COIF. The trustees are the Minister, Secretary and Treasurer.

4 Analysis and Comments

2020 was a truly remarkable year and 2021 has continued the theme. As expected, many of our traditional sources of income have suffered significantly again. Room hire, social events and Family Café were much curtailed, though nevertheless managed to make some contribution to church funds. One lagging problem was the large drop in Gift Aid reclaimed (down 17% on 2020) due to a drop in gift-aided donations in 2020 compared with 2019. The relative contributions from each stream are shown in the pie chart below.



Our Synod M&M contribution was mitigated in 2020 by a generous grant, so in 2021 it was significantly higher (up 37% to £46,152). With increases in other Pastorate costs (such as Council Tax, transport & telecommunications), the Pastorate expenditure has increased by 33% compared with 2020. Our own ministry costs have also increased as we have begun to meet in person again, yet property and utility costs are down. The pie chart below shows our expenditure for each cost area as a proportion of the total.



We have not therefore had to draw on our reserves to balance the books and once again we have been blessed by finishing the year with a small surplus. This is thanks to the generous donations from our members and friends. I wish to express my sincere gratitude to the Finance Team - Terry, Malcolm, Theresa and Martin for all their hard work in 2021. A special mention is needed for the late Matt Welsh for his many years of service to the financial administration of our church. Finally, I would like to express my thanks to Clive Malcolm for once again undertaking the role of Independent Examiner.

God Bless,

Dennis Allen

Treasurer

DURSLEY TABERNACLE URC
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2021

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	**Total funds**	*Last year*
Receipts							
Receipts from investments	1	4,281.96	-	-	-	**4,281.96**	*4,173.10*
Offerings	2	70,118.19	-	-	-	**70,118.19**	*72,165.76*
Lettings and sundry income	3	9,446.90	-	-	-	**9,446.90**	*4,907.37*
Receipts into funds	15	-	15,070.56	11,254.56	-	**26,325.12**	*15,408.14*
Other income	4	798.39	-	-	-	**798.39**	*3,894.51*
Total receipts		84,645.44	15,070.56	11,254.56	-	**110,970.56**	*100,548.88*
Payments							
Pastorate							
Ministry and Mission	5	50,728.39	-	-	-	**50,728.39**	*38,202.23*
Dursley Tabernacle							
Ministry and Mission	6	4,713.36	-	-	-	**4,713.36**	*2,756.83*
Youth work	7	111.94	-	-	-	**111.94**	*1,196.90*
Payroll	8	3,496.94	-	-	-	**3,496.94**	*3,339.99*
Charitable donations	9	1,003.43	-	-	-	**1,003.43**	*1,595.63*
Property utility costs	10	3,921.76	-	-	-	**3,921.76**	*4,565.83*
Other property costs	11	8,501.17	-	-	-	**8,501.17**	*11,410.11*
Administration	12	8,206.02	-	-	-	**8,206.02**	*8,231.40*
Expenditure from Funds	15	-	9,440.92	9,006.77	-	**18,447.69**	*18,736.45*
Total payments		80,683.01	9,440.92	9,006.77	-	**99,130.70**	*90,035.37*
Net of receipts/(payments)		3,962.43	5,629.64	2,247.79	-	**11,839.86**	*10,513.51*
Transfers between funds		-	-	-	-	**-**	-
Cash funds last year-end		42,905.14	21,329.45	8,485.80	-	**72,720.39**	*62,206.88*
Cash funds this year-end		46,867.57	26,959.09	10,733.59	-	**84,560.25**	72,720.39

DURSLEY TABERNACLE URC
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2021

	Notes	**General fund (unrestricted)**	**Designated funds (unrestricted)**	**Restricted funds**	**Endowment funds**	**Total funds**	*Last Year*
Cash and deposits	13	46,867.57	26,959.09	10,733.59	-	**84,560.25**	*72,720.39*
Other monetary assets		-	-	-	-	**-**	
Investment Assets							
COIF Ethical investment Fund Units, at cost	14	-	-	-	112,252.63	**112,252.63**	*112,252.63*
Assets retained for own use		-	-	-	-	**-**	
Creditors		-	-	-	-	**-**	
Total net assets	15	46,867.57	26,959.09	10,733.59	112,252.63	**196,812.88**	*184,973.02*

Signed on behalf of all trustees by





Dr Dennis Allen
Treasurer

Date 2/3/2022

Rev Simon Helme
Minister

Date 2/3/2022

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

		This year	*Last year*
RECEIPTS		**£**	*£*
1	**Receipts from investments**		
	Distributions from COIF Ethical Fund Units	**4,277.93**	*4,171.24*
	Deposit account interest	**4.03**	*1.86*
		4,281.96	*4,173.10*
2	**Offerings**		
	Offerings (collection plate)	**3,590.33**	*4,978.07*
	Standing orders and cheques	**54,868.92**	*53,120.92*
	Tax recovered	**11,658.94**	*14,066.77*
		70,118.19	*72,165.76*
3	**Lettings and sundry income**		
	Church fees	**305.00**	*55.00*
	Miscellaneous income	**5,980.79**	*1,583.91*
	Room hire	**3,161.11**	*3,268.46*
		9,446.90	*4,907.37*
4	**Other income**		
	Town Council (Vibe)	**(276.00)**	*2,845.92*
	Family Café surplus	**245.10**	*609.54*
	Social events	**829.29**	*439.05*
		798.39	*3,894.51*
PAYMENTS			
5	**Pastorate ministry and mission**		
	Dursley Group M & M	**46,152.00**	*33,606.00*
	Transport	**1,813.50**	*1,610.85*
	Manse Council Tax	**2,561.61**	*2,462.72*
	Manse water rates	**555.50**	*629.19*
	Telephone/Internet	**808.94**	*404.19*
	Postage & stationery	**153.25**	*138.04*
	Books & materials	**356.71**	*236.41*
	Manse maintenance	**311.25**	*1,098.39*
	Minister's Office expenses	**366.81**	*161.69*
	Quarry M&M contribution	**(214.56)**	*(990.00)*
	Synod contribution to Area Ministry expenses (Note 5)	**(2,136.62)**	*(1,155.25)*
		50,728.39	*38,202.23*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

		This year	*Last year*
		£	*£*
6	**Dursley Tabernacle ministry and mission**		
	Organist (including organ music)	**1,280.29**	*1,236.00*
	Churches Together	**15.00**	*15.00*
	IT	**504.65**	-
	Happiness Lab	**179.70**	-
	Catering (tea & coffee)	**433.32**	*182.52*
	Ministry materials	**231.75**	*109.00*
	Elders away days	**65.07**	-
	Alpha	**28.00**	-
	CCLI licence	**736.58**	*605.51*
	Pulpit supply	**59.00**	-
	Gifts	**109.00**	*100.00*
	Training	**902.00**	*388.80*
	Safguarding	**169.00**	*120.00*
		4,713.36	*2,756.83*
7	**Youth work**		
	Youth Worker	**2,494.01**	*2,011.70*
	Church Children's Workers	**1,564.08**	*1,612.20*
	Transfers from restricted reserve	**(4,116.12)**	*(2,606.95)*
	Junior Church Expenses	**77.34**	*98.25*
	Youth worker expenses	**92.63**	*81.70*
		111.94	*1,196.90*
8	**Payroll**		
	Contract cleaning	**2,273.70**	*1,538.84*
	Cleaners	**1,223.24**	*1,301.15*
	Others	**-**	*500.00*
		3,496.94	*3,339.99*
9	**Charitable donations**		
	Donations to charitable causes	**3,535.04**	*2,075.63*
	Donations received	**(2,531.61)**	*(480.00)*
		1,003.43	*1,595.63*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

		This year	*Last year*
		£	*£*
10	**Property utility costs**		
	Water - Church	**234.15**	*137.95*
	Water - Community Rooms	**63.18**	*20.56*
	Water	**39.59**	
	Electricity - Church	**468.00**	*429.00*
	Electricity - Community Rooms	**1,356.00**	*1,939.80*
	Gas - Church	**967.05**	*1,193.25*
	Gas - Community Rooms	**793.79**	*845.27*
		3,921.76	*4,565.83*
11	**Other property costs**		
	General Maintenance	**146.74**	*512.83*
	Consumables	**226.30**	*(269.85)*
	Waste management	**282.60**	*500.11*
	Contract maintenance	**-**	-
	Insurance	**4,883.36**	*4,159.36*
	Alarms & Security	**1,110.60**	*923.40*
	Heating & Plumbing	**240.95**	*1,124.40*
	Organ & piano maintenance	**-**	*418.30*
	Gutter cleaning & repairs	**1,056.00**	-
	VAT reclaim	**(579.45)**	-
	Others	**1,134.07**	*4,041.56*
		8,501.17	*11,410.11*
12	**Administration**		
	Photocopier and stationery costs	**-**	*245.88*
	Officers' expenses	**15.84**	*430.24*
	Site administration	**8,190.18**	*7,555.28*
		8,206.02	*8,231.40*
13	**Cash and deposits**		
	Current account	9,159.94	67,390.65
	Deposit account	75,214.48	5,210.45
	Cash in hand	185.83	119.29
		84,560.25	*72,720.39*

14 Investment assets

COIF Ethical Investment Fund

The Church holds 50,806.84 units in the above fund (2020 50806.84). These units are shown at cost. Their market value at 31 December 2021 was £158,756 (2020 £139,861).

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

15 Funds

The net assets of the church are represented by the balances on the following funds:

	Last Year	Receipts	Payments	Transfers	**This year**
Restricted Funds					
Organ Fund	*2,305.60*	5,190.00	-	-	**7,495.60**
Youth Work	*4,126.25*	2,142.50	(5,829.13)	-	**439.62**
Chop & Chat	*163.00*	-	-	-	**163.00**
Church Retreats	*467.46*	800.00	(1,240.00)	-	**27.46**
Music Group	*360.62*	500.00	(28.47)	-	**832.15**
Peace & Hope Trust	*626.86*	-	-	-	**626.86**
DAYS	*236.01*	262.06	(90.00)	-	**408.07**
Memory Café	*200.00*	-	-	-	**200.00**
DYVS	-	2,360.00	(1,819.17)	-	**540.83**
	8,485.80	11,254.56	(9,006.77)	-	**10,733.59**
Designated Funds (unrestricted)					
Phase II Capital Fund	*29.52*	1,598.22	(439.78)	-	**1,187.96**
Flower Fund	*230.91*	-	(77.94)	-	**152.97**
Knitting Group	*22.31*	-	-	-	**22.31**
Family Café Charities	*330.00*	-	-	-	**330.00**
Building Repair Fund	*16,717.60*	-	(3,722.00)	-	**12,995.60**
ECO Fund	*1,146.01*	377.34	(136.39)	-	**1,386.96**
Covid-19 Relief	*1,188.10*	12,292.50	(4,392.31)	-	**9,088.29**
In Memoriam	*1,665.00*	802.50	(672.50)	-	**1,795.00**
Site Administrator	-	-	-	-	**-**
	21,329.45	*15,070.56*	*(9,440.92)*	-	**26,959.09**
Unrestricted Reserves					
General	*42,905.14*	-	-	-	***42,905.14***
Total Unrestricted Reserves	*64,234.59*	15,070.56	(9,440.92)	-	**69,864.23**
Capital endowment					
Cater Fund (cost)	*112,252.63*	-	-	-	**112,252.63**
Total reserves, funds & capital endowment	*184,973.02*	*26,325.12*	*(18,447.69)*	-	**192,850.45**

APPENDIX B

INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF DURSLEY TABERNACLE UNITED REFORMED CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021 (CHARITY NUMBER 1181354)

Responsibilities and basis of report

I report to the Elders on my examination of the accounts of Dursley Tabernacle United Reformed Church for the year ended 31 December 2021.

As the charity trustees of the church, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the church's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5(b)) of the Act'

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts should give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Clive Malcolm

Independent Examiner

2 March 2022

Broc Hill,

Theescombe

Amberley

GL5 5AZ

DURSLEY TABERNACLE UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1181354

Accounts

Dursley Tabernacle United Reformed Church

Registered Charity Number 1181354

Annual Report for 2020

Reports to the Annual General Meeting March 21st 2021

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1 Minister's Report

2 Treasurer's Report

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4 Children and Youth
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7 AV Team Report

8 Pastoral Report

9 Mission
9.1 Surplus Food Scheme
9.2 Eco Team

Tab AGM 2021

Ministers Report

This was a year none of us will forget and a year we may not want to remember.

The Covid-19 pandemic swept through our nation causing multiple lockdowns, the furloughing of businesses and employees, and the deaths of thousands. It has been classed as the missing year, as schools and churches closed, and people were confined to their homes. During this time, we have lost members and experienced fear, grief, and trauma. Yet we have also experienced God's faithfulness, a community spirit, thoughtfulness of others and a creativity and innovation to being church.

We have developed digital church. From early basic attempts at live streaming with me speaking from the church via my smartphone and my daughter's shaky arm, through to recorded services involving music and a variety of contributors. We have had a lot of people involved and a lot of people sharing testimonies and speaking into a camera, when they wouldn't normally have stood up in church to share! We have been able to join together and encourage each other and also share the gospel with a wider audience. We have had on average four times as many people watching our services as would attend in real life. We can only hope and pray that they have been touched by the Spirit and that the Word that has gone out will not return empty but will bear fruit (Isaiah 55.10-11, Mark 4.1-20). Livestreaming is here to stay, as we have invested in the hardware to ensure this is a permanent feature to enrich our provision for worship in the years ahead.

We have responded to community need. From the outset many church members got involved in the community volunteer scheme co-ordinated by GL11. This provided street helpers who would shop, pick up prescriptions and offer a listening service. We partnered with GL11 to run a veg box scheme. Our ministry using surplus M&S food blessed many in the town. We gave substantial hampers to all the schools and care homes at Christmas. We worked with Churches Together to put on summer pop up creative cafes that gave children and parents opportunities to get out and do something fun. Again, at Christmas, Churches Together co-ordinated the Wonder Wander Trail of Nativity figures which was not only engaging and fun but also told the Christmas story in creative ways.

We set up a COVID-19 fund to support people who were experiencing financial difficulties. £3600 was generously donated by members of the church and so far, £2800 has been distributed to those in need. I walked 300,000 steps in May to act as a focal point for people to give to Christian Aid as the usual fund raising was not possible. Remarkably, people very generously gave over £6K, which was what we raised in the previous year for Christian Aid. Also, remarkably, giving to the church was only slightly down and with a generous subsidy from our Synod we were able to turn in a surplus at the end of the year. We give thanks to God for provision for our needs.

We tried to stay connected as a church community. We got proficient in Zooming! Prayer Meeting and House fellowships met over Zoom. We attempted children and youth work over Zoom. I led a Prayer course, a Mindfulness course and sessions looking at Christian Doctrine over Zoom. Elders Meetings, Church Meetings, other business meetings went on Zoom. We Zoomed coffee most Sunday mornings to try and keep connected. Our Pastoral elders divided the congregation into groups and attempted to keep in touch with their group personally, especially those who were not digitally connected. I have spent a lot of time in the last year walking around catching up with people on their doorsteps. The social benefits of being part of a church are huge. I hope and pray that we have done all we can to keep people together during this last year and have not lost too much social capital. Instead, I hope that we have gained some social capital as people have seen how we have tried to play our part in the community effort. We have been a church that people can turn to for help and consolation. I know of a few people who have contacted me who have seen our church members visiting neighbours, giving gifts, food, flowers, cards, chatting to people on doorsteps and, maybe through envy, have asked for a bit of that for themselves. Being part of a church makes a difference, especially at times like this. Thankyou to everyone for your mutual encouragement, love and support.

We have lost five precious church members this year. Three of them had COVID-19 on their death certificate. The socially distant funerals lacked the usual opportunities for comfort and grieving together and our prayers continue to uphold the relatives and friends of Michele Barnes, David Cameron Murphy, Michael Symes, Jim and Val Smith.

We welcomed five new church members: Alena Cieciura, Jonathon Everett, Jenny Henderson, Claire Reynard, and Margaret Underdown. Alena recieved believer's baptism, using Edna Mellerup's swimming pool for the sacrament.
We also elected four new elders (ordaining three of them): Michele Everett, David Nutbrown Hughes, Gemma Shaw and Andy Spears. Unfortunately, due to the pandemic none of them have actually met face to face in an elders meeting, only on zoom. We hope and pray they may feel more part of a team in the new year.
Two of our members were accepted to train for the Ministry of Word and Sacrament in the URC. Our prayers and best wishes to Steph Atkins and Clare Nutbrown Hughes for their training (which started virtually) in September. May they feel God's anointing and equipping for the task ahead.
We face uncertainty around how many active volunteers and members we will have once we start meeting physically again – yet we have attracted new watchers through our online services and new volunteers for the M&S food distribution scheme
The pandemic has raised 'big' questions around our approach to church. Is it a cultural habit? A place where we receive? The body of Christ of which we are a part seven days a week? The place where God primarily expresses God's will/identity/love for our world?
In 2018 23% of our 'active Tabbers' (i.e., regular attenders including non-members) were aged 80 or over and 54 % over 60. Each year we gain new members but even so we essentially stand still on numbers due to deaths and people leaving. This last year saw my 25th anniversary as an ordained minister and at the turn of the new year I celebrated 20 years as minister here at Dursley. Since I have been at the Tab around 62 members have died and 94 people have been brought into membership. If nothing changes in terms of our age profile within the next twenty years, the church will lose a significant proportion of its members and be unable to carry on in a recognisable way.
The URC is continually shrinking, and this is likely to be accelerated by COVID-19. Synod has announced that Gloucestershire's current quota of 3.83 FTE (Full-Time Equivalent) URC Stipendiary Ministers will need to drop to 2.75 by 2025. That would be 2.75 ministers for the 16 URC/LEP churches.
Given this pivotal moment where we as a church are confronted with fundamental issues about our identity and even survival, we need to pray and discern God's call on us at this time and what our strategy and mission should be in the coming years.
We had a couple of days in the last year when members joined together in days of prayer. At the Pentecost Prayer Day and the Advent Prayer Day, Tab members sensed the following from God:

- Whilst reading Isaiah 40 reflected that things are going to be changed by Covid-19. Like the Israelites returning from exile, some people actually didn't want to go back to Jerusalem and rebuild. But we are called to this time, we must follow God and move forwards. There will be **gain and loss through this pandemic**.
- The importance of us doing things ***as a community*** as well as *for the community*, working on cohesion, teamwork and understanding within the church as well as outside of it.
- One person had a picture of a wall with the Tab behind it peeking over the top, coming towards it was a billowing cloud of love. Perhaps a call to reset our mindset – do we see ourselves as a one-way street, showing love *towards* the community when in fact the love is already out there? Why are we hiding behind a wall when there is so much love out there? Do we need to **step out from our safe place**?
- This is a moment to **rebalance the Tab's life.** Throughout lockdown we have been church in the community, can we build on this and look more outwards than inwards? We have freedom to rethink. The Holy Spirit works through all of us wherever we are, whatever our ministry is.
- The staggering injustices in this world was the focus in the summer with the slogan 'I can't breathe'. The Holy Spirit is the breath of life, what must we address in ourselves, in our church, in our country and world that denies life to others and also **let the Spirit breathe**?

As we look towards 2021, we pray for deliverance from COVID-19 and the chance to be together again. We pray for the breath of the Holy Spirit to reanimate the church and sweep through us and our community. May God be with us, inspire us, provide for us and lead us forward.

Simon Helme

Dursley Tabernacle United Reformed Church Charity

Finance Report 2020

Charity Registration Number 1181354

1 Explanatory Introduction

This is the annual finance report for Dursley Tabernacle URC for the financial year running from 1st January 2019 to 31st December 2020.

Charity's Registered Address:
3 Parsonage Street
Dursley
Gloucestershire
GL11 4BW

This report has been prepared in accordance with the Charity Commission's Receipts and Payments Accounts Pack (CC16). Our accounts are administered on a "Receipts and Payments" basis and the analysis of income and expenditure reflects the classification of our activities, together with the costs relating to administration. The Church does not sell goods or services for commercial profit, but does generate income from personal offerings and donations, hiring rooms, fundraising, investments, the Family Café and other events to help defray its expenses.

The various types of funds are analysed in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008, but re-valuation of the Church and Parsonage are not included, being inalienable and historic property.

The monetary values in this summary section are presented to the nearest pound. A full Statement of Financial Activities is given in Appendix A which, along with its notes, presents the income and expenditure for both the General Account and the Reserves, Designated and Restricted Funds. The Independent Examiners Report is provided in Appendix B.

2 General Account

The General Account is that part of our financial activity concerned with the normal day to day running of our church. It includes all the things we do to keep running and does not include activities associated with special projects such as property development, church retreats or special funds for particular purposes.

The General Account total operating receipts for the year was £85,206, which is down 12% from last year's total of £96,630.

The General Account total operating expenditure for the year was £71,364, down 19% from last year's total of £87,796.

The operating surplus for the year was therefore £13,842. £7,500 of this has been used to clear the debt on the Phase 2 Parsonage Capital Fund, the rest has gone into General Reserves.

3 Reserves and Restricted Funds

"Reserves" refers to that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition includes "Designated Funds", which have been set aside for a particular purpose, but which may be re-allocated to Unrestricted Reserves if required. However, it excludes "Restricted Funds", which may only be spent on the specified purpose for which the money was received.

This definition also excludes the Cater Fund which is now categorised as a “Capital Endowment” since it is not freely available to spend at all and, under the terms of the trust deed, can only be used to provide an income for “the maintenance of Dursley Tabernacle Church building and for Christian Worship therein”. This large pot of money is invested in the COIF Charities Ethical Investment Fund - Income Units.

3.1 Reserves policy

A reserves policy has been drawn up and approved by the Trustees (Elders). This is a summary of that policy. We are required to hold reserves for the following reasons:

1. To enable the church to continue its normal activities in accordance with its charitable aims in the event of adverse financial circumstances. For example, when faced with significant unforeseen expenditure or significant loss of expected income.
2. To prevent cash flow problems by enabling us to maintain our current account at the required level to meet our financial commitments. This is particularly important when large projects are being undertaken and invoices need to be paid before all grants and donations have been received.
3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

Restricted Funds: These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

Designated Funds: Reserves allocated for specific purposes are in addition to the Unrestricted Funds and shall be held at a level suitable for each specific project. Although there is no upper limit to the total value of such funds, the purpose of each fund needs to be justified and be in accordance with the charitable aims of the church. Designated funds are allocated or re-allocated as decided by the Trustees (Elders) and ratified by the Church Meeting.

Unrestricted Funds (General Reserves): The Church will aim to hold Unrestricted Funds at a level equivalent to between one third and two thirds of normal annual operating expenditure (4 to 8 months), as determined from the latest published financial accounts.

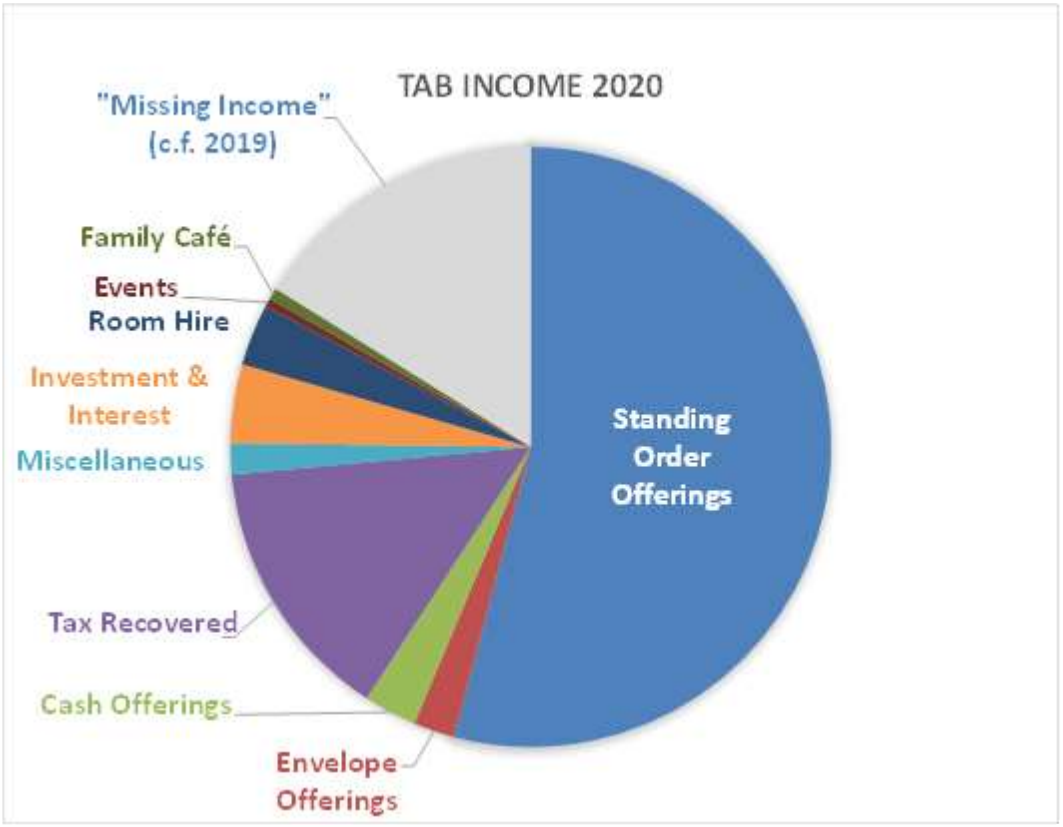
The following table lists every fund held by the church at the end of 2020 together with its purpose. The balance in each fund can be seen on the notes to the accounts in Appendix A.

Fund	Purpose of Fund
Restricted Funds	
Organ Fund	In memoriam donations received for the church organ
Youth Work	Funds allocated for youth work. Mainly spent on employing a Youth Worker. All donations were specifically for youth work.
Chop & Chat	A fund for the operation of the "Chop & Chat" food help programme. Surplus after each quarter is allocated to the Food Bank.
Retreats etc.	Money received to pay for church retreats/weekends away
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
DAYS	Funds held on behalf of Dursley Area Youth Sinfonia. This is an orchestra which plays and practices at our church. They exercise control over the management of these funds.
Memory Café	Social support group for those suffering from memory loss
Designated Funds	
Building Fund (Phase2 Capital)	Funds allocated to the development of the old Parsonage and the Church Upper Hall and Kitchen
Flowers	Donations received for church flowers
Knitting Group	A fund set up by the Church Knitting Group for charitable activities. It was established by a grant received for that purpose.
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.
Building Repair Fund	A fund originally established to "index-link" the Cater Trust. Now allocated to emergency building repairs.
ECO Fund	Established for the purposes of implementing our eco-church policy.
Welfare/Covid-19 Relief Fund	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
In Memoriam	Money received by legacies or donations in memoriam, to be used at the discretion of Elders.
Unrestricted Reserves	
General Reserves	Funds held to support the general operation of the church.
Capital Endowment	
Cater Trust	This is a restricted endowment to be invested to provide income. It has been invested ethically with COIF. The trustees are the Minister, Secretary and Treasurer.

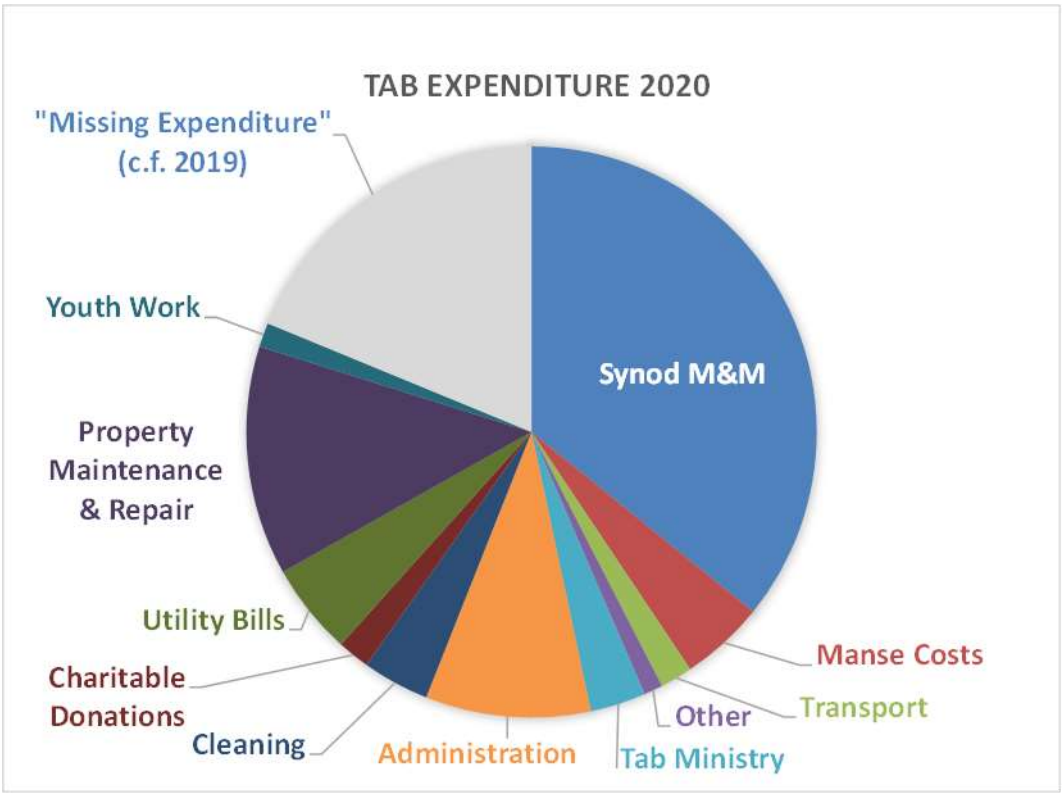
4 Analysis and Comments

2020 was a remarkable year in so many ways. As we expected many of our sources of income have suffered significantly. Room hire ceased, fund raising events were not organised and Family Café had to close its doors. These changes alone have resulted in a loss of income of nearly £15,000 compared with 2019. The total "missing" income, when compared with 2019, amounted to £15,845.

The chart on the next page shows this graphically with three very thin slices to represent these income streams and the "missing" income represented as the large grey slice at the top.



To mitigate this loss the West Midlands Synod provided a grant to assist with our M&M contributions between April and September. This resulted in a net saving of £11,202, a quarter of the total expected contribution. Together with other expenditure reductions the total “missing” expenditure in 2020 amounted to £16,497, which more than offset the loss of income. The chart below shows this graphically.



We have not therefore had to draw on our reserves to balance the books and once again we have been blessed by finishing the year with a healthy surplus. This is thanks to the generous donations from our members and friends and to the discount received from the West Midlands Synod. I wish to express my sincere gratitude to the Finance Team - Terry, Matt, Malcolm, Theresa and Martin for all their hard work in 2020. Finally I would like to express my thanks to Clive Malcolm for taking on the role of Independent Examiner.

God Bless,

Dennis Allen

Treasurer

Secretary's Report

When I was voted in to become a Tab Elder at the last AGM I didn't dream that twelve months later I would be Church Secretary but no one knew what lay ahead for 2020.
For those of you who don't know me I transferred to the Tab when Sharpness URC closed and was Church Secretary there.
The last year has had many challenges but I'm so proud that the Church Family has risen to those challenges and has continued to worship together and support each other in many ways that you will read about in the different reports. Our thanks must go to Rev Simon Heleme who has lived up to his name and really been our helm through these difficult times.
A casualty of the pandemic has been the Women's Guild which has decided to close after 50years. Appreciation for all her hard work must go to Sally Larkham who was Chairwoman for seventeen years
Thanks must go also to Clare Nutbrown-Hughes who has bought such enthusiasm and professionalism as Church Secretary and really changed the role making her a very hard act to follow. Everyone wishes her well as she undergoes her ministerial training.
Personally I would also like to thank Rod Irvine for his comprehensive taking and producing of the minutes of both the Church and Elders meetings which is a huge help to me.

Michele Everett

Annual Report TabToo 2020

Tab Too has continued in 2020 in a variety of different ways. We started the year meeting weekly at church on Sunday morning in the Community Rooms with 11 families registered.
The first lockdown which started in March saw us stay home on Sunday and every Sunday a TabToo sheet was emailed out to families and shared on the Tab's website. The sheet related to the lectionary and suggested activities which didn't involve toilet roll or flour.
When the lockdown eased we returned to meeting face to face every other Sunday morning once again in the Community rooms. We introduced measures to reduce the spread of the Covid 19 virus including using hand sanitizer, adults wearing face masks and tried to be socially distance but largely failed with that…It was lovely to see the children together again and we quickly got used to our new way of working. All this would not have been possible without the support from various parents who came to be on standby for toilet cleaning and other such delights. The children particularly enjoyed animal yoga with Theresa Barrett, although I am not sure I have recovered yet.
Through the summer Debbie Helme ran the Green Church initiative which was a creative resource for children to enjoy with their families and carers. The Green church resource guided families around a beautiful local route and prompted the children (and adults) to reflect on God's creation and connect with God through nature. There was lots of positive feedback from families.
Over the summer three of our children moved from Primary school to Secondary school. We were not able to mark this in church but we contacted the children individually to let them know we would pray for them in their new schools and we provided them with a copy of the Scripture Union resource "It's your Move".
In September three children moved up from creche to TabToo and it has been a pleasure to get to know them.
As we headed towards the Christmas lockdown we attempted 2 new initiatives at the minister's request. Firstly, we tried to source an Advent Activity box for each family from the URC. As these had been sold out we made up our boxes with assorted purchases from Ebay and lots of printing of activity sheets by Carolyn Jones (who I am very grateful to). The boxes were delivered to the families and provided a lovely opportunity for a door step catch up.
We then worked together to produce an on line Nativity service. This proved to be good fun for everyone taking part and we hope was an encouragement for everyone who watched.
Despite the Covid 19 related restrictions Tab Too were able to contribute to the Advent display at the Quarry Chapel again. We were represented by a fantastic Lego design produced by Aidan and Samuel Hall.
Tab Too is full of such lovely children who are a joy to spend time with. We thank God for these children and pray they will come to know more and more the love of God.

Bobbie Spears
Tab Too worker

I apologise for the lack of a formal feedback from the children. (I am sorry I had not planned for this and will not do so now as I have inundated parents with emails already this week re Mothers Day.)
Instead I have copied a few quotes from assorted parents messages;
Emily is really looking forward to tomorrow, she was really disappointed last week when she realised it wasn't a Tab Too week!
Malachy in particular had a great time in kids church this morning, he's so happy to be there.
Juliet and me cartwheeling. We loved Green Church. Thanks to Debbie for organising.
Thanks for all your hardwork producing work for the boys, its been a pleasure to sit and read the Bible together, a highlight of the lockdown for me.

Tab Youth Work

It's been a year like no other. Our young people have faced huge challenges & uncertainties this year, with a blend of learning in school & learning at home. We also celebrated Josiah's arrival with Vix - and would like to congratulate her on his safe arrival. We look forward to getting to know Josiah better, as current restrictions are lifted.

The Tab youth work delivery was sustained by Steph from January - September, with face to face sessions in the youth centre and then embracing the new world of zoom from March.

During lockdown #1, Steph, covering Vix's Maternity leave, ran sessions for a small group of young people on Sunday evenings - finding different & engaging activities - ranging from digital escape rooms to quiz's & some great discussions.
We thank Steph for her work during this extraordinary time.

Restrictions after October, when Vix returned from maternity leave, meant that she was furloughed almost immediately. We are excited to be preparing for phased re-engaging with our Tab young people as restrictions ease. There are exciting plans afoot! Watch this space.

Emma Irvine

Site Administrator Report 2020

2020 began on a positive front, following the completion of building renovation in 2019 there was much excitement about new offices and spaces to utilise.
We began an ongoing project to archive and record Church documents, photos etc, involving a number of the congregation in trips down memory lane and recording valuable heritage information.
The Cypress tree in the Garden of Rest came down March 2020 and the Quantity Surveyor visited site to discuss access issues to Upper Hall.









The new cleaning contract was settling in well and we are providing employment to a local person. Our cleaning company have been supportive throughout the lockdowns with the on/off nature of our requirements.
THEN the government shut the country down. Family Café toys got cleaned and packed away before we locked the door.



Walking away and locking the door was the easy part.
Working from home, managing zoom calls and looking after an empty site have all presented their challenges. My hours which had increased to 16 per week, reduced down to 10 per week. I would like to thank the Church and Elders for continuing to maintain my contract and cope with the fluctuations of hours over the last year.
Although site was closed much work has continued. During late Spring and Summer 2020 there was considerable discussion around what we can and can't do, risk assessments, PPE and the like. I spent many an hour pouring over government guidance trying to discern which activities would be allowed and what we had to do to mitigate risks. Risk Assessments, lists, seating plans and data, co -ordinating rotas of volunteers to re-open for worship became a large chunk of my weekly work as we came out of lockdown.
Early Summer I held consultations with community groups around the necessary capacity changes and risk assessments of activities to enable them to return to site. Unfortunately, many of our regular users felt unable to return to site during September 2020 because of vulnerabilities of group users and those that did, were then suspended in the following lockdown.
The community rooms had a grand clear out, and a small group of us (socially distanced) began the process of re-organising the storage. We have also undertaken high level cleaning in the community rooms hall and are hoping to do the lounge in the next couple of months.
David Nutbrown Hughes has/is reporting on property issues and has been a great help along with the team of volunteers in assisting with jobs around the site – all of which have carried on despite lockdown to ensure that we remain a safe and secure place.
I have during the last year completed Health and Safety Training and Level 3 Food Hygiene, as well as undertaking a number of Continuing Professional Development courses.
My overall role is still evolving, this year has seen Steve Hubbard take on my Line Management – it was previously Simon. I hope that many of the day to day site issues have now been removed from Simon's workload and that members feel I add value to the organisation. I have built up a team of volunteers to assist with Property issues and we are gradually ticking off niggling little jobs and moving in the direction of more preventative site management than reactive – which hopefully in the long run will result in reduced maintenance costs.
I am excited about taking the site forward and how we can facilitate use for people to connect again over the course of the next 6-9 months as restrictions ease. It will be lovely to have company again on site although it may mean I get less work done!

Carolyn Jones

Property report

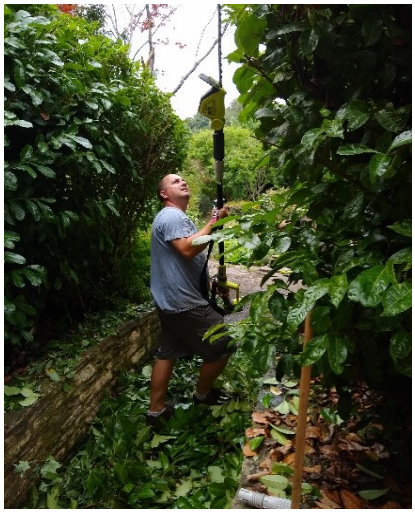
Despite the limitations of the coronavirus pandemic the property team worked away keeping on top of site maintenance throughout 2020.

Our amazing group of volunteers were on site most weeks when possible. The stairs to the upper hall were painted, the community rooms loft space was made pigeon-proof, there was a spring clean of the high-up spaces in the community room, ongoing maintenance of the church porch and the passageway between the upper hall and community rooms was made secure. Following some roof repairs, we had the guttering cleared and an inspection of the roofing on the community rooms and upper hall.

We provided training for the property group, for example, working at heights to ensure their safety whilst volunteering, and completed our mandatory five yearly periodic NICEIC electrical testing of the building. The snagging process for the upper halls and parsonage refurbishment was also completed.

Outside, as well as the weekly lawn mowing by our mowing team, we kept on top of clearing brambles in the Vibe garden and the weeds that appeared in the front drive due to reduced use. We continued to try and manage the Old Tabernacle site whilst encouraging wildlife and flowers. A new was installed in the Garden of Rest in memory of former treasurer and elder of the church, Ken Fullard.





Nathan cut the Laurel



Allan Brookes jet washed the path after the big pigeon eviction.

AV Team

The changes in worship brought about by coronavirus meant that during 2020 we had to learn new ways to meet together remotely. The week before the first lockdown we met remotely with Christian Aid staff from Kenya in the church, little did we know that this kind of video meeting was going to become the new normal.

During the year we managed to hold remote worship both live and pre-recorded using Facebook and Zoom. After some technical glitches we mainly used pre-recorded services on Facebook, our Facebook services gaining over 12,000 views in 2020. We provided recordings of the services on CDs as well as on a local rate phone number.

The experience of coronavirus made us realise that providing live video in the future would allow many more people to access our services, people who had perhaps been poorly served in the past. With the generous help of a grant from West Midland Synod we were able to install cameras and other necessary equipment in the church to allow livestreaming of services, controlled from the AV desk. At the end of the year we were still learning how best to use this new equipment but we had been able to successfully share some live services including the funerals of church members enabling distant and local friends and family to be included.

A big thank you to everyone in the team for adapting and being prepared to learn new skills and processes – and to everyone listening for their ongoing patience as we hone those skills!

David Nutbrown-Hughes

Pastoral Report 2020

We began 2020 in quite a normal way. Groups like Book Club, Colour me Calm continued to meet and provided Pastoral support for those in the group. Flowers were delivered after the Sunday service. Pastoral Elders serving and non serving continued to meet monthly after the prayer group.

However all our social gatherings came to an abrupt halt when we were attacked by Coronavirus, most of us of the older generation shut ourselves away in our homes. We were busy trying to contact everyone who was part of the church. We used telephone, texts, emails, Whats App and social media to keep in touch. Elders prayed frequently on Whats App and we had Zoom Pastoral meetings. However it has not just been the pastoral team who has been central to the pastoral care in the Tab but everyone who has taken time to contact members and friends in the church and the love which everyone has shown to one another.

We were supported by the younger members of the church and the Eldership who delivered our shopping and prescriptions as well as those who volunteered for GL11.
We all have been very grateful to Simon who has been central to all the pastoral care in the church, he has visited us all on several occasions, filming us waving, reading bible verses saying prayers as well as walking for Christian Aid and has raised lots more than our usual door to door collections. We have been thankful to all those who have been involved in the M & S deliveries and all those who were involved in preparing and delivering the veg boxes.

We managed to operate our Christmas post so that we could maintain contact, by having collection points, a socially distanced sorting office in the Upper Hall and house to house delivery as well as delivering gifts to our more senior members. Sadly we could not meet with friends at Christmas but many of our community enjoyed an amazing Christmas dinner delivered to our door.
This year has been unique but the love of God has been evident throughout the Community.

Martine Carter

Surplus Food Scheme

2020 saw the Tab's weekly trips to M&S switch from a focus on collecting flowers to surplus food, with the year ending on us having delivered almost 400 bags of groceries to families impacted by the pandemic.
The scheme, distributing food that would otherwise be thrown away, has grown throughout the year with our original team of volunteers doubling to eight and the average number of recipient families growing from roughly 8-12 recipients per week, to between 15 and 30.
On Christmas Eve, we distributed food to 34 families thanks to the help of 22 volunteers and across the year we also sent out nearly 100 small gifts in an attempt to brighten people's day in some way.
As the first lockdown eased our group met to discuss priorities going forward and we decided to make contact with the schools to ask for their help in making sure we were reaching the people who were most in need. We also recognised that it was important not to create dependency by delivering to the same people every week, not least because we never knew what food would be available. We agreed to keep talking to all the people we go to, so that we can signpost to other help, offer prayer or other assistance where appropriate, and check that the food was still useful and wanted. We also asked the existing recipients if they knew of anyone else who was struggling.
The team also delivered flowers, plants, cakes, bread and other treats to our church family and friends. We tried to prioritise those who were isolated, sick or bereaved, but also started to make our way through the entire church family, just to remind everyone that they are part of a loving community, and that even when apart, we are still a family. It has been an absolute delight making these deliveries, and we have all loved the chance to knock on people's doors and have a little contact with the Tab community. If we haven't made it to you yet, we hope to soon!
The feedback from the community, both within our church and outside, has been humbling. People have been incredibly appreciative, and we have heard tales of how much it has helped with mental health, just to see a 'real person' popping by to deliver these gifts. We have also heard people say that they don't know how they would have managed without the food. Please pray that we continue to receive the best guidance on how to distribute these items to demonstrate God's love for all. Pray also for the right volunteer to go to right people, with the right words, listening ears, and at the almost appropriate time.

Thank you.
Heidi Horn, Scheme Co-ordinator

Eco Team

The big news of 2020 for the Eco team was the Tab gaining its Silver Eco Church award, a great team effort. Now we can go for gold!

Before coronavirus restrictions hit, we were able to take part in a Fairtrade Fortnight Saturday café, serving Fairtrade products and providing information about the reasons why we feel that Fairtrade is so important in ensuring producers are treated fairly and justly.

While we have been restricted, we have continued the weekly eco tips in the Tab email, and although meeting remotely on Zoom and similar can be frustrating, we have learnt new skills and about new technologies that may well in the future help us to reduce our carbon footprint!

Looking forward as we work towards the Eco Church Gold Award, we will be exploring new projects to further reduce our negative impact on the planet such as improving our insulation or even solar panels…

David Nutbrown-Hughes



DURSLEY TABERNACLE URC
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2020

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	**Total funds**	*Last year*
Receipts							
Receipts from investments	1	4,173.10	-	-	-	**4,173.10**	*4,088.57*
Offerings	2	72,165.76	-	-	-	**72,165.76**	*76,526.79*
Lettings and sundry income	3	4,907.37	-	-	-	**4,907.37**	*11,285.40*
Receipts into funds	15	65.00	8,999.64	6,343.50	-	**15,408.14**	*117,271.35*
Other income	4	3,894.51	-	-	-	**3,894.51**	*4,728.76*
Total payments		85,205.74	8,999.64	6,343.50	-	**100,548.88**	*213,900.87*
Payments							
Pastorate							
Ministry and Mission	5	38,202.23	-	-	-	**38,202.23**	*53,191.44*
Dursley Tabernacle							
Ministry and Mission	6	2,756.83	-	-	-	**2,756.83**	*4,614.25*
Youth work	7	1,196.90	-	-	-	**1,196.90**	*3,647.18*
Payroll	8	3,339.99	-	-	-	**3,339.99**	*3,107.36*
Charitable donations	9	1,595.63	-	-	-	**1,595.63**	*1,165.25*
Property utility costs	10	4,565.83	-	-	-	**4,565.83**	*3,489.61*
Other property costs	11	11,410.11	-	-	-	**11,410.11**	*12,479.36*
Administration	12	8,231.40	-	-	-	**8,231.40**	*6,101.38*
Expenditure from Funds	15	65.00	9,176.28	9,495.17	-	**18,736.45**	*181,037.28*
Total payments		71,363.92	9,176.28	9,495.17	-	**90,035.37**	*268,833.11*
Net of receipts/(payments)		13,841.82	(176.64)	(3,151.67)	-	**10,513.51**	*(54,932.24)*
Transfers between funds		-	-	-	-	**-**	-
Cash funds last year-end		36,563.32	14,006.09	11,637.47	-	**62,206.88**	*117,139.12*
Cash funds this year-end		50,405.14	13,829.45	8,485.80	-	**72,720.39**	62,206.88

DURSLEY TABERNACLE URC
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2020

	Notes	**General fund (unrestricted)**	**Designated funds (unrestricted)**	**Restricted funds**	**Endowment funds**	**Total funds**	*Last Year*
Cash and deposits	13	50,405.14	13,829.45	8,485.80	-	**72,720.39**	*62,206.88*
Other monetary assets		-	-	-	-	**-**	
Investment Assets							
COIF Ethical investment Fund Units, at cost	14	-	-	-	112,252.63	**112,252.63**	*112,252.63*
Assets retained for own use		-	-	-	-	**-**	
Creditors		-	-	-	-	**-**	
Total net assets	15	50,405.14	13,829.45	8,485.80	112,252.63	**184,973.02**	*174,459.51*

Signed on behalf of all trustees by

D.A. Allen

Dr Dennis Allen
Treasurer

Date 7/3/21

Rev Simon Helme
Minister

Date 7/3/21

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

		This year	*Last year*
		£	*£*
1	**Receipts from investments**		
	Distributions from COIF Ethical Fund Units	**4,171.24**	*4,079.79*
	Deposit account interest	**1.86**	*8.78*
		4,173.10	*4,088.57*
2	**Offerings**		
	Offerings (collection plate)	**4,978.07**	*14,999.22*
	Standing orders and cheques	**53,120.92**	*48,545.72*
	Tax recovered	**14,066.77**	*12,981.85*
		72,165.76	*76,526.79*
3	**Lettings and sundry income**		
	Church fees	**55.00**	*620.00*
	Voluntary donations	**1,583.91**	*2,117.94*
	Room hire	**3,268.46**	*8,547.46*
		4,907.37	*11,285.40*
4	**Other income**		
	Town Council (Vibe)	**2,845.92**	*(1,510.43)*
	Family Café surplus	**609.54**	*2,257.33*
	Fund raising	**439.05**	*3,981.66*
		3,894.51	*4,728.56*
5	**Pastorate ministry and mission**		
	Dursley Group M & M	**33,606.00**	*48,120.00*
	Transport	**1,610.85**	*1,965.33*
	Manse Council Tax	**2,462.72**	*2,377.30*
	Manse water rates	**629.19**	*565.81*
	Telephone/Internet	**404.19**	*503.16*
	Postage & stationery	**138.04**	-
	Books & materials	**236.41**	*152.70*
	Manse maintenance	**1,098.39**	*2,064.67*
	Minister's Office expenses	**161.69**	*347.75*
	Quarry M&M contribution	**(990.00)**	*(1,320.00)*
	Synod contribution to Area Ministry expenses (Note 5)	**(1,155.25)**	*(1,585.28)*
		38,202.23	*53,191.44*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

		This year	*Last year*
		£	*£*
6	**Dursley Tabernacle ministry and mission**		
	Publicity	**-**	*81.97*
	Organist (including organ music)	**1,236.00**	*1,310.05*
	Churches Together	**15.00**	*15.00*
	FWO envelopes	**-**	*59.88*
	Memory Café	**-**	*173.01*
	Catering (tea & coffee)	**182.52**	*358.50*
	Ministry materials	**109.00**	*187.58*
	Retreats	**-**	*115.00*
	Communion wine	**-**	*86.08*
	Elders away days	**-**	*120.00*
	TLS materials	**-**	*(32.00)*
	Synod weekend	**-**	*300.00*
	Alpha	**-**	*17.95*
	CCLI licence	**605.51**	*508.43*
	Pulpit supply	**-**	*134.20*
	Gifts	**100.00**	*721.00*
	Training	**388.80**	*248.08*
	Christmas	**-**	*209.52*
	Safguarding	**120.00**	-
		2,756.83	*4,614.25*
7	**Youth work**		
	Youth Worker	**2,011.70**	*2,340.00*
	Church Children's Workers	**1,612.20**	*1,560.00*
	Transfers from restricted reserve	**(2,606.95)**	*(600.00)*
	Junior Church Expenses	**98.25**	*47.71*
	Youth worker expenses	**81.70**	*299.47*
		1,196.90	*3,647.18*
8	**Payroll**		
	Staff welfare	**-**	*85.20*
	Contract cleaning	**1,538.84**	-
	Cleaners	**1,301.15**	*3,022.16*
	Others	**500.00**	-
		3,339.99	*3,107.36*
9	**Charitable donations**		
	Donations to charitable causes	**2,075.63**	*5,034.32*
		(480.00)	*(3,869.07)*
		1,595.63	*1,165.25*

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

		This year	*Last year*
		£	*£*
10	**Property utility costs**		
	Water - Church	**137.95**	*331.17*
	Water - Community Rooms	**20.56**	*99.43*
	Electricity - Church	**429.00**	*873.75*
	Electricity - Community Rooms	**1,939.80**	*307.17*
	Gas - Church	**1,193.25**	*1,190.09*
	Gas - Community Rooms	**845.27**	*687.90*
		4,565.83	*3,489.51*
11	**Other property costs**		
	General Maintenance	**512.83**	*1,413.38*
	Consumables	**(269.85)**	*145.87*
	Waste management	**500.11**	*127.96*
	Contract maintenance	**-**	*600.00*
	Buildings insurance	**4,159.36**	*3,913.21*
	Alarms & Security	**923.40**	*2,304.60*
	Heating & Plumbing	**1,124.40**	*3,257.51*
	Organ & piano maintenance	**418.30**	*669.04*
	Others	**4,041.56**	*47.79*
		11,410.11	*12,479.36*
12	**Administration**		
	Photocopier and stationery costs	**245.88**	*235.71*
	Officers' expenses	**430.24**	*90.67*
	Site administration	**7,555.28**	*5,775.00*
		8,231.40	*6,101.38*
13	**Cash and deposits**		
	Current account	67,390.65	56,816.65
	Deposit account	5,210.45	5,208.59
	Cash in hand	119.29	181.64
		72,720.39	*62,206.88*

14 Investment assets

COIF Ethical Investment Fund

The Church holds 50,806.84 units in the above fund (2019 50806.84). These units are shown at cost. Their market value at 31 December 2020 was £139,861 (2019 £131,544).

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

15 Funds

The net assets of the church are represented by the balances on the following funds:

	Last Year	Receipts	Payments	Transfers	**This year**
Restricted Funds					
Organ Fund	*2,205.60*	100.00	-	-	**2,305.60**
Youth Work	*5,991.24*	600.00	(2,464.99)	-	**4,126.25**
Chop & Chat	*50.66*	395.50	(283.16)	-	**163.00**
Church Retreats	*467.46*	-	-	-	**467.46**
Music Group	*360.62*	-	-	-	**360.62**
Peace & Hope Trust	*1,126.86*	300.00	(800.00)	-	**626.86**
DAYS	*595.01*	275.00	(634.00)	-	**236.01**
Phase 2 Restricted	*840.02*	-	(840.02)	-	**-**
Memory Café	-	200.00	-	-	**200.00**
Rainbow	-	4,473.00	(4,473.00)	-	**-**
	11,637.47	6,343.50	(9,495.17)	-	**8,485.80**
Designated Funds (unrestricted)					
Phase 2 Capital Fund	*(4,516.59)*	2,807.01	(5,760.90)	7,500.00	**29.52**
Flower Fund	*130.91*	165.00	(65.00)		**230.91**
Knitting Group	*22.31*	-	-		**22.31**
Family Cafe	*330.00*	200.00	(200.00)		**330.00**
Building Repair Fund	*16,717.60*	-	-		**16,717.60**
ECO Fund	*752.26*	934.63	(540.88)		**1,146.01**
Women's Guild	*569.60*	28.00	(597.60)		**-**
Welfare / Covid19 Relief Fund	-	3,200.00	(2,011.90)		**1,188.10**
In Memoriam	-	1,665.00	-		**1,665.00**
	14,006.09	*8,999.64*	*(9,176.28)*	*7,500.00*	**21,329.45**
Unrestricted Reserves					
General	*36,563.32*	*65.00*	*(65.00)*	*6,341.82*	***42,905.14***
Total Unrestricted Reserves	*50,569.41*	9,065	(9,241)	13,841.82	**64,234.59**
Capital endowment					
Cater Fund (cost)	*112,252.63*	-	-	-	**112,252.63**
Total reserves, funds & capital endowment	*174,459.51*	*15,408.14*	*(18,736.45)*	*13,841.82*	**184,973.02**

APPENDIX B

INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF DURSLEY TABERNACLE UNITED REFORMED CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020 (CHARITY NUMBER 1181354)

Responsibilities and basis of report

I report to the Elders on my examination of the accounts of Dursley Tabernacle United Reformed Church for the year ended 31 December 2020.

As the charity trustees of the church, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the church's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5(b)) of the Act'

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Clive Malcolm 4 March 2021

Independent Examiner

Broc Hill,

Theescombe

Amberley

GL5 5AZ